Volume LXXVIII CHICAGO, December 28, 1916 Number 17

UNITY

Freedom, Fellowship and Character in Religion

Official Organ of the Congress of Religion

THEY WAIT FOR YOU

Look not, O friend, with unavailing tears
Into the Past—look to the brave young years!
Look to the Future: all is there in wait,
All that you fought for by the broken gate—
The faith that faltered and the hope that fell,
The song that died into a lonely knell.

It is all there—the love that went astray
With bitter cries on that remembered day;
The joys that were so needed by the heart,
And all the tender dreams you saw depart.
Nothing is lost forever that the soul
Cried out for: all is waiting at the goal.

—*Edwin Markham*

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UNITY

"HE HATH MADE OF ONE ALL NATIONS OF MEN"

Vol. LXXVIII THURSDAY, DECEMBER 28, 1916 Number 17

LABOURS

Nothing is worth doing
That does not eventually send a man
On a higher and wider quest.
All labours that narrow,
All toils that deaden,
All pursuits that enslave,
Are enemies to be fought
With the sword of enterprise
And the arrow of adventure.
Therefore, at any moment
Of this eventful or uneventful life,
It behooves a man to ask himself
What he is doing,
And whither his work is leading him.
If it is leading him to prison,
To lethargy, or to mutilation,
To dishonour, or to death,
Let him arise and take ship
To the furthest port he can reach,
Or let him wander among the mountains
Making new observations,
And finding nobler labours.

—*Elizabeth Gibson Cheyne.*

The merry war between General Funston and the Baptists still continues. The *Literary Digest* for December 23rd gives the General a column notice. Perhaps if the General developed his tract-writing skill along pacific lines he might make war less probable as he certainly has made religion more rational along the Texan border.

The American Union Against Militarism, 641 Munsey Building, Washington, D. C., makes available in its Bulletin No. 64 the official bibliography of the Library of Congress on the subject of Compulsory Military Service. Of course the militarists have the floor, as yet. The conventional patriot, the canny business man, the greedy capitalist, so intimately connected with manufacturing interests related to war and warlike industries, are on the affirmative side, but poetry, prophecy, science and humanity are increasingly against it.

It is now Rabbi Emanuel Sternheim, M. S. P., the concluding letters being an honorary title bestowed upon the person by the Societe Internationale de Philologie, Sciences et Beaux-Arts. This honor has been recently conferred upon the hard working Rabbi at Sioux City, Iowa. The society is one of the oldest and most distinguished of the European learned societies, membership in which always carries with it the implication of distinguished merit along academic lines. Thus it is that Internationalism runs along lines of culture and science. An Iowa Jew is at home among French and English savants. May the circle widen.

The Reverend Charles Stelzle, the efficient worker among working men, is entering upon an anti-saloon campaign within the ranks of the American Federation of Labor. He is persuaded that the Liquor men today practically dominate every Central Labor Union in America, and that this is the result of an unfair advantage taken of the members under their pledge of loyalty to trade unionism. Mr. Stelzle solicits correspondence with all members of trade unions who would be willing to communicate with him. The address is 105 E. 22nd Street, New York City.

"War" is the flaming title of "a little periodical devoted to a presentation of the world's great problems," that is making its first bow this December and is issued by the "War Publishing Company," Box 1044, Detroit, Michigan. It is a little publication, in form reminding one of *The Philistine;* packed tight in small type with arguments, epigrams, figures, citations and illustrations all bearing in one way or another on the peace problem. It is a storehouse of material ready to the hand of the preacher, the editor, or the teacher who may be in need of straw with which to make brick to be used in this war against war. Send fifteen cents for a copy. We hope that succeeding numbers will show as much editorial diligence and contain as much pepper, and that it will keep up its praiseworthy attempt to popularize the knowledge and democratize the philosophy of the peace workers.

This is the way one Congregationalist minister,—the Rev. Harry Foster Burns, pastor of the First Congregational Church of Oshkosh, Wisconsin,—puts the things that his church stands for. It is a good working creed, one that would seem to be adequate to the needs of men and women seeking to co-operate in things of the spirit. If it is adequate, how easy it would be for churches now apart to come together! How silent is it concerning the things that divide! How indifferent it is to matters of controversy! Only in the fourth article is there a touch of theology and that can well be left to the law of spiritual gravitation. The primacy of Jesus is not a thing to be estab-

lished by dogma but to be tested by the law of natural selection and the survival of the fittest.

WHAT WE STAND FOR

1. For Open-Mindedness toward all Truth.
2. For the Liberty of the Individual Mind and Conscience.
3. For Church Fellowship, based on common purpose, not dogma.
4. For the Supremacy of Christ in Morals and Religion.
5. For Good-Will, intelligently applied, as solvent of social ills.
6. For a Church united against wrong, rather than divided by creed.
7. For the largest possible co-operation with others in all good things.
8. For the Religion of Experience, the reality of the unseen, the power of truth and love.

Herman Gladstone has pondered deeply upon the economic problems of our day. He has approached them from the human side. His book on the "Abolishment of Poverty in the United States" is, so to speak, hand made. It scarcely is a book to commend itself to the academic. It does not bear the imprint of any "standard publisher," but it grips the problems, and if it does not achieve popularity and reach a wide circulation, it is not because it lacks seriousness or even profundity. Perhaps it is because it is a poor man's attempt to tell how to abolish poverty. It is a book of criticism but not wanting in constructive suggestion. Is there a regress to balance the progress of the United States? The titles of the chapters show the wide range of Mr. Gladstone's study: "The Evil in Politics"; "The Progress of the Political Saloonkeeper"; "The Effective Work of the Universities"; "The Senator's Speech" and "The Alderman's Speech," "The Minor Politicians Lingering Around the Small Tables," "The Postmaster-General," etc. Of course the closing chapter, "The Solution," is the least satisfactory. Perhaps it would have been better to have left it out. But here is at least one more honest endeavor on the part of the man in the humble rear rank of life to help along the better day. Had he been wiser or richer, or with more leisure, he might have written a better book. The probabilities are he would not have written any book at all, and the reasons why would be pitiable.

"Sunshine and Shadow" is the title of a modest little book of verse that touches tenderly the long-time readers of UNITY. Many of these verses written in connection with a ministry of fifty years, by Reverend A. Judson Rich, have appeared in our columns. For many years Mr. Rich was a frequent contributor, a constant reader and a loving co-worker with UNITY. He lived to write the closing poem of the collection: "My Eightieth Birthday." These poems, forty in number, are such as would fall from the pen of a busy pastor: "Christmas and Easter Poems"—six of them; "Hymns for Special Occasions"—ten of them; "To Friends"—ten more. Here are glimpses of vacation leisure, snatches of beauty caught by the traveler, all of them reflecting the good pastor, the growing faith. Mr. Rich was born in a log house way up in Maine, and taught country school. Taking his own word for it, "a happier and greener boy would have been hard to find," but he helped pay the mortgage off the farm, earned his own way through college, and reached up out of orthodoxy into the sunnier faith of the Unitarian and the gracious outlook of universal religion. A tender interest is awakened by the information that the dainty little book, showing expert workmanship, was all done, save the binding, in the amateur shop of a grandson and his boy partner. "Only 450 copies printed for his friends." This also is fitting.

In these days of gift-giving, the crowning giver is President Woodrow Wilson, and the supreme gift of the season is his appeal to the belligerent powers of Europe. Of course it provokes the antagonism of those who are still in the toils of the belligerent spirit. Of course his pacific attitude will offend those who still believe that one side is all in the right and the the other all in the wrong. Of course his suggestion will irritate those who still believe that this great world conflict can be "fought to a finish" and that Internationalism can be advanced by the "knock-out" method of the prize ring. But clear minded believers in the ultimate triumph of reason will recognize in this message of President Wilson the beginning of the end. The end may be far off, but not so far off as that "decisive victory" which the bellicose powers are working for. The field of conflict is too extensive, the numbers involved are too immense, the military engineering is too scientific, to make battlefield issues anything but a drawn game, and further killing on battlefields is plain murder. History will accord great credit to President Wilson for this clear step forward, and if criticism there be, it will be because the step was not taken earlier. All praise to the man or men who summon the murderous nations to the courts of reason for the settlement of their disputes! Where are the would-be Christians who are ready to stand by and further promote this splendid Christmas attempt to stay the flow of blood and heal the wounds of the nations?

The Day After Christmas

Is it the proverbial day after the Fair, a day of clutter, fatigue and disillusion? If so, the Christmas did not for us materialize. If it is a day of chastened love, sweetened lives, however weary, a day where the wild excitements have left the mind clearer and the perspective of life a little better defined, then indeed it was a Christmas Day.

The day after Christmas is favorable to the sober second thought. It is the time to take account of stock. There is no avoiding the fact that the Christmas season is a season of commercial debauchery. The "big department store" was not a good place in which to study the brotherhood of man or even to quicken one's love for the Christ-child or devotion to the great lover of men, the Nazarene.

Must it always be so? Is the "sane Christmas," so alluring, ever to be baffled by the shop-keeper? We know that the left-over stock of Christmas goods is being carefully analyzed, listed and packed away for the year 1917. We know that the "best sellers" are noted and that plans are forming for another wild commercial dash in 1917. We know that the business world is already planning, and that Easter will hardly arrive before the "orders are placed" for the Christmas trade of 1917.

Is it not possible to balance the skilful, organized forethought of the seller with some deliberate planning on the part of the buyer? Can the purchaser not anticipate the rush week as the salesman will? May we not, in the interests of the Christ-child, and of our sympathy for children, reduce the over-work, shorten the over-time?

Granted that we do not begrudge the money spent for yesterday's exhilaration, that it was money well invested, may we not wonder whether the profits were justly distributed? The aggregate of the Christmas trade will be joyfully announced, and for the United States, at least, it will doubtless "beat any preceding year." Very well! Where did these profits go to? Has an undue amount of it been lodged in the pockets of the men and combinations of men that neither made nor received these gifts?

So on the day after Christmas we cannot avoid the ever pressing question of distributing the money worse than wasted in exploiting the good intentions and kindly purposes of men and women in the interests of the exploiters.

But the day after Christmas is a good time also to take account of spiritual stock, the gains of the community as well as of the individual. Here we believe the footing is splendidly on the right side. Christmas is a fetter-breaker. It snaps the dogmatic bonds of doctrine, creed and ceremony. Christmas through the ages has been a leveler. Historically the festivities of Christmas are democratic; the employer serves the employe; the youngsters rule the aged; the festivals of Christianity adopted the pagan amenities. Puritanism surrendered to the caroling hosts and the Jews have made a place for Santa Claus; the most heretical unbeliever, the blatant scoffer, the honest materialist, mellows at Christmas time and sets up his Christmas Tree, and loads the tree with symbols, trinkets and sweets for the mind.

In the line of this triumph, we have been hearing much this season of "municipal Christmas trees." The Christmas spirit had been systematically fostered in the public schools, but done in such a way as to provoke little theological apprehension or religious misgiving. Chicago witnessed perhaps the most resplendent Christmas tree ever illuminated. A symmetrical tree, ninety feet high, was loaded with the thousands of gems that made the Tower of Jewels in the Panama Exhibition at California the wonder of the world. Great searchlights made the tree a living glory, crowned with the radiant star. Michigan Avenue was congested, traffic interfered with, while bands played, choirs sang, the famous "Paulist Boy Chorus," the Catholic organization that toured to Rome to sing to the Pope, figured in the program.

But two items detracted from the beauty and sweetness of the occasion. One was the ungracious and unfitting intrusion of military display. The mayor's interest was commendable, his presence calculated to awaken civic pride and inclusive fellowship, but he came escorted by mounted cavalry and representatives of the naval school in their military equipments marched to the scene. This was a sad anti-climax, an indignity to the memory of him who said: "Peter, put up thy sword!"

The other regrettable thing was that the splendid show was a thinly disguised advertising scheme on the part of a great daily newspaper. The municipal character assumed was more in name than in fact. Perhaps it could not be avoided, but when Christmas becomes a civic as well as a religious holiday, a season of rest and good will, welcomed alike by Jew and Gentile, Catholic and Protestant, then the municipal Christmas Tree will find a place in the city budget's legitimate expenses. Not one but every park will have its radiance.

A goodly beginning has been accomplished this year in Chicago. The Business Men's Association of Humboldt Park had a successful tree where it was much needed in the midst of a polyglot community. The Business Men's Association, co-operating with Lincoln Centre and adjoining churches, caused a Christmas tree to blossom throughout holiday week at Oakland Square, and though the weather was inhospitable, at the summons of the trumpet, last Sunday evening at 5 p. m., a goodly number gathered around the tree to sing carols and listen to a word of welcome and of benediction from the head resident of Lincoln Centre.

The beautiful fact remains at the heart of all these ventures, that differences of creed, race, language, social and economic conditions, were obliterated, and the result is increasingly the triumph of the Christmas season. These facts must be fully counted on the day after Christmas.

The Woman's Peace Party

This is one peace organization that is doing something and is not afraid to declare itself. UNITY hopes that some one who attended the recent meeting held at Washington, D. C., will give to us the report of an eye-witness. Meanwhile we hasten to give at once the ringing "Declaration" which it put forth indicating its line of action. We wish that other peace societies and the churches who affect Christianity, and who have pledged their loyalty to the "Prince of Peace," would hasten to promulgate this list or a better one. The sixth is the only feminine clause that might be considered irrelevant, but even that is most pertinent among the many agitations of today. If women are really aroused to the hideousness of war, and are ready to urge the obvious substitutions for the same, it is the latest and most urgent argument for suffrage.

We miss from this program, and are surprised at the omission, a protest against the far-reaching effort to militarize the schools, but its omission is obviously accidental, because the matter is fully covered in the preamble and resolutions passed by the body, which we take the liberty of appending to their program.

The Woman's Peace Party is out for membership. There ought to be a hundred thousand *men* to send promptly their dollars and humbly ask admission into the ranks of a peace organization that believes in speaking out and doing something.

PROGRAM OF THE WOMAN'S PEACE PARTY

Adopted December 9, 1916, at Washington, D. C., at the Second Annual Meeting

The Legislative Committee is instructed to put forth every practicable effort in behalf of Congressional or Executive action, directed to the following ends:

1. To prevent the adoption of measures that would force upon the country a system of universal, compulsory military service.

2. To prevent the adoption of measures providing for the military training of minors.

3. To secure the repeal of the "draft" clause in the Army Reorganization Bill.

4. To secure, through the creation of a joint commission or of joint commissions, on which experts from Japan and China and the United States shall sit, dispassionate and far-sighted views concerning the complex and difficult issues arising between the United States and the Orient.

5. To establish Federal jurisdiction over issues which concern unnaturalized residents in the various States.

6. To secure the passage of the Federal amendment granting the franchise to women.

7. To secure the formulation of the principle that foreign investments shall be made at the risk of the investor, without claim to the military and naval protection of the United States Government.

8. To further the legislation dealing with Porto Rico, urged by President Wilson in his Annual Message, and also that shortening the period of control over the Philippine Islands.

9. To secure before the completion of the negotiations with Denmark for the purchase of the Danish West Indies, an expression of the will of the people of the Islands.

10. To secure the calling of the Third Hague Conference at the earliest practicable moment.

11. To secure action under the "Hensley" clause of the Naval Appropriations Act.

12. To secure such dealing with neighboring Republics that our relationships with them shall be free from the evils of secret diplomacy, and that in arriving at decisions affecting their wellbeing, counsel be taken with the governments of other American States and with those groups in our own population most sympathetic and most likely to be intelligent as to the interests of the people of those Republics.

RESOLUTIONS AND PREAMBLES ADOPTED AT ABOVE MEETING

Whereas, There has been created a demand, which a few years ago would have been inconceivable, for compulsory military service in the United States; and

Whereas, Such conscription is radically opposed to all American ideals of citizenship and is full of menace to social, industrial and political liberties; therefore be it

Resolved: That the Woman's Peace Party pledges its uncompromising opposition to every form of conscription or compulsory military service.

Whereas, The burden of testimony of American experts on physical education is opposed to military training in schools as not only wholly inadequate, but actually detrimental to all-round development; and

Whereas, Such training is not required in even the most military European nations; and

Whereas, We believe the social effect of shaping physical education with reference to military service to be thoroughly harmful; therefore be it

Resolved: That the Woman's Peace Party earnestly advocates radical opposition to all military training of minors in or out of school, and recommends that the effort to defeat reactionary proposals of this nature take the shape of securing modern scientific physical education and outdoor life, coupled with health examination and instruction, for all boys and girls.

Resolved: That the Woman's Peace Party urges that action be taken by our Government to convene the Third Hague Conference at the earliest practicable moment. That all voting delegates shall be civilians, men and women, representing the varied interests of the country, and that the delegates from the United States be instructed to advocate world organization and a peaceful settlement of all international difficulties.

Resolved: That the Woman's Peace Party deplores the over-emphasis on the army and navy in the ceremony of inaugurating the President and recommends that in future this great national ceremony should represent the varied interests of the country, social, civic, philanthropic, educational, artistic, industrial, scientific and religious.

Resolved: That the Woman's Peace Party respectfully requests the President of the United States to issue a public proclamation on New Year's Day to call the attention of the belligerent and neutral nations to the fact that he has been empowered by Congress to initiate and sponsor an international conference for the abolition of war and the promotion of general disarmament.

Resolved: That the Woman's Peace Party urges its individual members and its branches and affiliated organizations to co-operate with the American Neutral Conference Committee in its endeavor to secure active and intelligent public support of any effort that our government may make toward a just and lasting peace, by using every possible means to enlighten public opinion and by securing signatures to the petition now being put forth by the American Neutral Conference Committee.

The Need of a True Perspective

Unless the heart of society is sound there cannot be health in the body. An age in which men and women seek physical pleasure above all else means decadence rather than progress. The "movies" with their lurid plots and coarse and often vulgar appeals to the crowd, are filled day after day to overflowing. The theater is given over to musical comedies which have only a modicum of wit and even less of clothes. The highest paid men on the staffs of our universities are the football coaches. Our magazines publish reams of silly and idle stories. Our newspapers seek sensational news with little concern for the truth. Large numbers of men and women are willing to sell their literary skill to the highest bidder. They will, for pay, advocate any cause or furnish stories that will mislead the public. Unseen forces guided by special interests all too often control our elections. The widespread craze for the dance, the interest in the vain display of wealth seems to preclude any serious interest in public welfare. A hasty survey of society reveals sordidness at the top and the bottom. Classes seem to be arrayed against one another in deadly conflict. Lavish display of wealth is seen on our Broadways alongside of degrading disease-bearing poverty.

Is this a revelation of the heart of society? Is here the hope of the future? If it is, there is surely no health in us. Here is not the soil in which strong men grow. In this environment the moral stuff of which leaders of men are made is not developed. If this is all there is in America surely the faithful few must sit in sackcloth and ashes and bewail the coming of the morrow. If we are but a pleasure loving people, if the fancy of the moment is the chief factor in the determination of conduct, there is no future for us in the Eternal Plan. Across our faces are written those words of shame, "Mene, Mene, Tekel Upharsin," "Thou art tried and found wanting."

But this is not the whole story. It is the story told many times by men and women who like the prophets of old feel called upon to picture the weaknesses of the age. Many, after a superficial survey of the society of today, think that it is true. The daily paper reports our misdeeds. Our good deeds are so common that they are not news. The readers of the press often forget that it is the unusual, not the usual, that we consider news. The picture that I have drawn of modern society is the one presented to us every morning at the breakfast table as we read the "news of the day." But this is not a picture of life. It is a distorted vision of society. It bears about the same resemblance to the real life of today as the curved mirrors give of the form of the person reflected by them. Fed day by day on such distorted reports of the communities in which we live, it is small wonder that many men lose faith in mankind.

In the background of human life there are the men and women who daily serve and wait. There is the devotion of parents, the love of mothetrs and the toil of fathers. There are the teachers in our schools who daily, for small and inadequate wage, with serious joy, give their hearts and minds to the service of their country.

Behind all the daily picturing of our misdeeds are the thousands who meet temptation and overcome it. In the warp and woof of our life there are the plain people who are the yeomanry of our democracy. They are clean in their private lives and honest in their dealings with others. Here are found widows, who with grim and unyielding determination rear a family to serve the state; men who fight the battle to the end without a word of complaint; young and old who do as faithfully as they know how the task that is set before them. These are the ones who are laying the foundations of the civilization of tomorrow. We must not forget the "divinely discontented" ones who see the wrong and have a vision of the more beautiful world; the unnumbered ones toil in obscurity for the better day. Among these we are close to the real heart of society.

We fail and terribly fail if we do not make again and again a careful survey of the world in which we live. We will not know how to meet the forces of evil if we do not recognize the forces that make for righteousness. We need not blind our eyes to the sordidness and selfishness of men; we need not deny the evil in the world. That will do no good. We must face bravely and resolutely the facts of life. But we must not permit ourselves to be blinded to the more important facts by those that are thrust before us daily. The weekly and monthly papers and magazines that report the progress of the forward movements in the world; the messengers of light and life that every now and then come among us; the occasional word of a beautiful and heroic deed that we find in the daily press, all these are sources of information that we must not overlook or forget. There are more than seven thousand men and women that "have not bowed the knee to Baal." We still rise to the imperious call of a great and impelling duty. Women go down into the "valley of the shadow of death" to bring life into the world. Fathers sacrifice without a murmur for their children. Friendship still is real and that comradeship which beautifies and ennobles life is seen on every hand.

Much of our cynicism is due to the fact that we have a distorted view of life. We lose faith in men because we have trust upon us these reiterations of the weaknesses of men. We need to go up weekly,

if not daily, to the Mount of High Vision. We need to get away from the poisonous mists of the lowlands, away from deadly miasms of swamps of distrust, up on the highlands from which we can catch glimpses of the Eternal City of the Spirit. Once there we can see in the broad view those distinguishing marks of life that were unseen from below. Then, when we return to the lower levels of life, we can more easily recognize that which before was unseen and even hidden from our eyes.

The Sunday service is a call to the mountains. It takes us to the heights of life. It is a revelation to us of what is at the very heart of life. It gives us a vision. It is an entrance to the truth. Fed day by day with a view of life in its lowest and most vicious forms, we need to come face to face with the living realities that have survived the ages and which bridge the centuries.

If we are to keep alive Faith, Hope and Love, which are essential to the maintenance of a well ordered life, if we are to live in the fullest sense, we must come again and again face to face with the fundamental facts which are sources of power and courage.

To meet in a warm, vital fellowship, to hear the ancient words which have brought life and hope to the children of men through the ages and the messages of the modern phophets, to consider some one of the vital questions that takes one deep into the heart of reality is a means of purifying our souls and of getting a new grip on life.

To have even for a moment a vision of a great truth brings to us a new sense of our own worth. To think seriously of our own duty is to come face to face with our mission in life. We need to escape for a while the storm and stress of life. We need to think calmly and sanely of our relation to the Greater Life of which we are a part. If our Sunday morning service does this for us, we go forth from it with our courage strengthened and hope quickened. We have found a vantage ground from which we can get a true perspective of life. We thus help to keep the heart of society sound.

Rev. Arthur L. Weatherly.

From The Open Door, December, 1916, *Monthly Journal of All Souls Church, Lincoln, Neb.*

QUALITIES.

Some qualities that we admire the most,
Misplaced, would give us reason to complain;
The firmness of purpose in the finger-post
Would plead but poorly for the weather-vane.

Shelbyville, Indiana. ALONZO L. RICE.

"When a feast is reduced to remnants," said Economy, "I am asked to preside."

Compulsory Military Service

Scarcely more than a generation ago, Germans were aghast at the introduction of conscription. Today, with character altered, they have become docile parts of a perfect machine, while in free America the National Security League is beginning a wide campaign to compel conscription—a proposition which three years ago would have seemed unthinkable. Men as far apart politically as Dr. Chas. W. Eliot and Col. Roosevelt unite in urging the system of the Swiss citizen army. An increasing number of prominent men are saying, "It is the only democratic method. All must serve in the army as all pay taxes."

There is now a solemn obligation on all patriots to study the arguments which threaten to overturn American ideals and presently to alter seriously American influence. Said President Nicholas Murray Butler anent the great increase of armaments: "The situation that now confronts us is one in which we are invited not to maintain the traditional American policy, but to depart from it, and to depart from it in the face of the most impressive and emphatic lesson that history records that the traditional American policy has been right."

Dr. Eliot enforces his demand for a revolutionary policy by two assumptions. One is that there is no hope of establishing lasting peace through any treaty making which should include the Central Monarchies. "Their acts since July, 1914," he avers, "prove beyond a doubt that no reliance is to be placed on any pledges or treaties signed by them." He makes no allowance for possible electoral reforms which are already proposed in Germany and he ignores one profoundly important fact.

That is that, if the Central Powers were admitted to a League of Nations to Enforce Peace, and protected against attack by joint support, they would have every incentive to wait the required time before going to war until their case had been submitted to a trial or investigation. It is one thing for a strong nation to break a treaty when sorely tempted and quite another to do so when it has pledged itself to a new world policy in which temptation is largely removed. Granted that no change of heart may come; nevertheless, self-interest would work in a diametrically opposite way from that which guided Germany in August, 1914. Had she belonged to such a league and known that if Russia should attack her without delay and reference to a court, Great Britain and France would be bound by solemn compact to come to her aid, she would never have entered upon the "preventive war" the results of which have so surprised her.

As Dr. Eliot has previously maintained that danger to us from "either a European or an Oriental invasion is practically infinitesimal," he can make no strong plea for a citizen army as a military necessity. This would be our fifth line of defense, our oceans being the first. Russia surely would have counted 3,500 miles of water between her and Germany as equal to the defense of two million armed men. The current saying that "the ocean has become a pond" applies only to the wireless and cable. The transportation of even 100,000 soldiers from Hamburg and Bremen would require one hundred troop ships with hundreds of fuel ships, munition ships, hospital ships and a body of fighting ships large enough to sink the British navy

and the American navy, which latter soon promises to be second in size. The enemy would have to face mines, submarines and fortifications which Assistant Secretary Franklin D. Roosevelt declares make "a navy almost unnecessary if all we want is to defend our coasts." It will be remembered that the finest navy in the world could make no landing at Gallipoli and has not been able to bombard a German town, and that in the Boer war it had to carry 250,000 troops to master a handful of peasants, and required over two years to do that.

Our country began all its three foreign wars, and has never been attacked even when its navy was al most a minus quantity. The fact that it has no old boundary lines to settle or racial animosities to overcome counts enormously as an invisible national defense, and so do its thirty-one treaties of delay before hostilities, and its unguarded Canadian frontier. Our country in non-military defense is supreme among the nations. All this is carefully ignored by the National Security League and its co-workers.

Dr. Eliot's second assumption, and that of all advocates of the Swiss system, is that the results in Switzerland can be duplicated here. Australians assumed that rabgits imported into their country would be as harmless as in England. They learned the contrary by sad experience. Switzerland, with a population equal to that of Mashachusetts, and an area one-third that of New York State, could never, like our country, be looked on with apprehension. The psychology of her young men, habituated since the days of Tell to self-defense against enemies an inch across her border, would be totally different from that of our young men suddenly forced to submit to a revolutionary policy. They would be convinced that the world war had put us in acute danger, instead of enhancing our resources and safety in face of a crippled, impoverished Europe. Universal compulsory military training would presently give us 9,300,000 men trained to fight, and these would be deemed a menace by South America and Asia. If the best protected nation is compelled in self-defense to take this unprecedented step, how much more must others strain every nerve to follow suit?

The nation's thought would be focused on improbable foreign foes, and away from a world court, a League of Nations and all constructive substitutes for war. It would continue its apathy as to those preventable causes of death which in our midst have sent a huge army of innocents—a million and a quarter citizens—to untimely death since the war began.

Conscription is demanded primarily because we can secure annually only about 50,000 volunteers. Young men refuse to enlist, therefore all must be compelled to. Let all who consider this a conclusive argument carefully study the plan of the "Invincible Army," issued by the "Society of Constructive Defense," 50 Church Street, New York. This is a plan for gradually superceding the present army and militia, and supplying a trained volunteer force enlisted for two or three years which shall spend five-sixths of their working time in constructive work under army engineers, on road building, irrigation, etc. This would harden muscles and give as much outdoor life as trench digging or "hikes." One-sixth of the time would be given to regular military drill. Test advertisements have shown that a large number of able young men would enlist in this constructive work who do not want to mark time at army posts.

If a great force of trained soldiers is demanded, this Invincible Army seems to be far superior in conception to any other.

To win consent to universal service it is asserted that it is good on general principles. It would "teach hygiene and acquaintance with instruments of precision." So do proper boys' camps and training with carpenters' tools. "Such waste as has occurred at the beginning of past wars would be prevented." We ourselves began our three foreign wars, all of which were unnecessary; and, as in the nature of the case, the South as much as the North would have been helped by better preparation before our Civil War, this argument fails. It is above all things claimed that compulsory service "promotes democracy." The officer must have long training. In all lands a gulf is fixed between officer and private. The Swiss Socialists complain that this is true even in Switzerland. Australia, which is reconsidering its policy after recent experience, has rejected conscription. The Dreyfus and Zabern incidents and the treatment of colored cadets in our military schools are significant. Rich and poor may bunk in the same tent, but the rich man's family suffers no such loss as his poor comrade's does. The government needs the taxes of the 9,300,000 who could be conscripted. It does not need their fighting service. The analogy between taxes and service is sophistical.

"Universal service promotes unity." No; it only promotes outer uniformity. Austria's militarism has never unified her seventeen different nationalities. Our Slavs, Greeks, Armenians and Italians in folk dances or Chicago playgrounds, in social centers and in public schools gain a wholesome unity that comes from common interests. In a few years we obliterate the age-long, inherited hatred of aliens toward each other. Give three years more public schooling to the average child and one compulsory year in a public school to the private school child, teach history and civics as they should be taught, and we shall in childhood years create far more permanent unity than by forcing men from business to practice target-shooting together.

The vaunted value of military discipline is seen only in war; then men's minds as well as bodies are conscripted, and it is not theirs to reason why. The soldier returned to civic life is no more chaste, temperate or self-controlled than other men. Republican government implies initiative, self-control and independent thought—precisely what military compulsion vitiates.

The nations are yearning for a new rational order; they will be very war sick when the final exhaustion comes. What could do more to frustrate all hope of peace than the theory that it will be "possible only when there is power strong enough to cope with the Central Powers," for which we are told there must be "a limited alliance of competing nations," as, in the words of Dr. Eliot, a "federation and parliament of the world would be too complicated, vast and slow." His proposals are in line with the dangerous proposal at the recent Paris conference for an exclusion of the Central Powers from any League of Nations. Cooperation is the sole antidote for war poison. The

longer it is postponed, when war once ends, the more certain is a future world war.

The increasing number of Americans who are placing chief reliance on military force is breeding the very conditions that will create hostile coalitions against which there can be no adequate defense. America's national policy may at this critical time change world policies for a century to come. The hope of a reconstruction of international relationships will be indefinitely postponed if strong, safe America stupidly imitates a policy suited only to a tiny, exposed nation whose aggression no one fears.

Lucia Ames Mead,
National Secretary of the Woman's Peace Party.

SING ME A SONG.

To the bay of the watch-dog at midnight, to the odor of sleeping brush fires,
To the crystal dewdrop, which at sunrise in willing devotion expires,
To the birds, and all shy hunted wild things, to the butterfly skidding along,
I pledge you my love in these verses, I beg you accept this my song.

Sing me a song of Wisconsin,
Where Nature's rare beauties abound;
Voice it from hill-top to valley,
Till the woods with the echoes resound;
Sing of this place of the Badgers,
This elf-land, this dreamland retreat;
Queenly in charms and enchantments
In virtues and graces, replete.

Sing of her streams and her rivers,
Haunts of the pickerel and bass;
Sing of her spruce and her tamaracks,
And the springs where the wild deer pass.
Sing of the song-birds that gladden.
The upland, the gorge, and the glen;
Sing of her youth and her maiden,
Sing of her women and men.

Sing of the dark tangled wildwood,
Fit nursery for catbird and owl;
Sing of her pines and her hemlocks,
Home of the fleet wild fowl;
Sing of her Indian campfires,
Of their vanishing smoke to the West;
Sigh for the fate of the Redman
In his flight from the might of his guest.

Sing of her lakes in the highlands,
Gems, in rich settings sublime;
Reflecting the sky's noiseless freightage,
Narcotics to worries and time;
Aye, sing me a song of Wisconsin,
Her unsurpassed beauties unfold;
But when you have done with the singing,
Her story will still be untold.

J. H. OSTRANDER.

THE PIG AND THE PUG.

Said the pig to the pug, "You are proud,
And you're not very clever or big!"
Said the pug to the pig, "You are right,
But I'm glad that I'm not a pig."
"Will you tell me the difference, I pray?"
Said the pig with the bel-li-ge-rent cry;
And the pug lost his grammar,
And he hastened to stammer—
"There's a difference between U and I."

—Charles Irwin Junkin, in Good Housekeeping.

THE SUNDAY SCHOOL

The Flowering of Christianity into Universal Religion

A Biographical Study from Erasmus to Luther

II.

Erasmus 1465-1536

Being the Seventh Year's Work in the Seven Years' Course of Study in the History and Practice of Religion, as Given by Jenkin Lloyd Jones to His Classes at the Abraham Lincoln Centre

Prepared for UNITY by Miss May Johnson and Mrs. William Rothmann

They may chain the tongues of men; they cannot touch their minds.—Erasmus.

We have a most charming, elusive and often misunderstood subject this morning. The story of Erasmus is so romantic that one of the masterpieces of fiction, Charles Reade's "The Cloister and the Hearth," is scarcely other than the telling of it. Erasmus was the contemporary of Luther, and while in reality his best backer, he was the object of his most bitter sarcasm and opposition. Erasmus was a scholar; Luther was a reformer. Erasmus was a student; Luther, also a student, was a popular leader. Erasmus stayed in the church, the faults of which he exposed mercilessly. Perhaps to the radical mind of Luther he stayed in because he did not have the courage to leave it, but from the conservative standpoint we may believe he stayed in because he had the historic sense to appreciate the greatness of the Catholic Church.

The story is a pathetic one. Erasmus was born out of wedlock, probably at Gouda, a little city thirty or forty miles out of the Hague. Through some kind of family superstition his father was destined for the priesthood. This did not appeal to him. He wished a domestic life, but owing to the persecution of the church he was prevented from marrying the woman who was in every sense of the word his wife. Under this persecution he fled to Rome. An artist by temperament, he made a good living as a copyist, just before the art of printing came in. After some time his friends, hoping to lure him back, wrote him that the mother of his children was dead. He returned home to find that he had been tricked, and both he and Margaret, who should have been his wife by ecclesiastic as she was by civil law, died prematurely.

The church at first refused to recognize Erasmus' legitimacy, hence he was allowed only one name. He was given that of his father, Gerard, which seems to mean amiable, the Greek of which is Erasmus and the Latin Disiderius. Much pressure was brought to force him into the church which for him had no attractions. He finally yielded, and although he drew the conceits and sins of the church with a caustic pencil, the church afterward legitimatized his birth and gloried in his learning, because they needed scholars very much, and the fact that he stayed inside endeared him to churchmen. He became a man of such brilliant intellectual and academic achievements that

he grew to be the favorite of scholars, the familiar of universities, the ambition of the wealthy and the noble.

The most available biography is the one in the series of the "Heroes of the Reformation," written by Ephraim Emerton. It is hard for one familiar with "The Cloister and the Hearth" to disentangle it from history. But Reade makes of it a great medieval panorama. Art and science, political and domestic problems belonging to the life of Erasmus in the fifteenth century are not described in it, but painted. The book is the work of a painter, an artist in colors. Here is the true background of the Reformation, which had to be, a contribution to human life which no longer could be denied. It was a people's strike for freedom; democracy asserting itself.

Reade closes his story in this wise:

> The yellow-haired laddie, Gerard Gerardson, belongs not to Fiction but to History. She has recorded his birth in other terms than mine.
>
> Over the tailor's house in the Brede Kirk Straet she has inscribed:
>
> "Haec est parva domus natus qua magnus Erasmus;" and she has written half a dozen lives of him. But there is something left for her yet to do. She has no more comprehended magnum Erasmus than any other pygmy comprehends a giant, or partisan a judge.
>
> First scholar and divine of his epoch, he was also the heaven-born dramatist of his century. Some of the best scenes in this new book are from his mediaeval pen, and illumine the pages where they come; for the words of a genius so high as his are not born to die; their immediate work upon mankind fulfilled, they may seem to lie torpid; but at each fresh shower of intelligence Time pours upon their students, they prove their immortal race; they revive, they spring from the dust of great libraries; they bud, they flower, they fruit, they seed, from generation to generation, and from age to age.

This is the point of view from which we would like to begin our study of Erasmus. He is the best and purest representative of the Renaissance in Holland or in Western Europe. Perhaps his greatest contribution to his time was that he pushed the scriptural sanctities back from the Vulgate, the Latin version, on to the Greek text. A great deal to do when the Roman Church was assuming so much, when the Vulgate was the final word in religion, and so final that only priests were entrusted with it. From the conjunction of the brain of Erasmus and the newly discovered printing press there came a Greek New Testament, indeed a great contribution.

Erasmus was a globe-trotter. He went from university to university with a purpose. He struck England at the time of Sir Thomas More, made friends of Henry VIII, Cardinal Wolsey and More, and in the home of the latter he shaped and probably wrote most of the book by which he will be longest remembered, certainly the book which made him the most famous, his "Praise of Folly." In an edition with Holbein's illustrations you have a real classic of the time. Holbein, one of the artists of the Reformation, was a backer and friend of Luther. In his copy of the "Praise of Folly" he sketched for his own amusement quaint cartoons, doing thereby what Nast did during the Civil War and what McCutcheon at his best is doing now. Although a master of satire, his sarcasm was perhaps too dignified for the superficial reader of today.

In Erasmus we must distinguish between the scholar and the reformer. An interesting analogy may be found in Matthew Arnold, who, while a radical of the radicals, out-doing the Unitarians of his country in developing the theory of Higher Criticism, stayed in the English Established Church, while his pastor, Stopford Brooke, of whose church he was an officer, felt obliged to throw up his brilliant prospects and join the Unitarians. Of course as a layman Erasmus had more freedom, in that while distrusting creeds and ceremonies he could do his own thinking and appreciate the historic weight of the church.

Froude has gone extensively into the quarrel between Luther and Erasmus. He has three lectures on "The Times of Erasmus and Luther," in which he gives Luther's denunciation of Erasmus:

> All you who honor Christ, I pray you hate Erasmus. He is a scoffer and a mocker. He speaks in riddles; and jests at Popery and Gospel, and Christ and God, with his uncertain speeches. He might have served the Gospel if he would, but, like Judas, he has betrayed the Son of Man with a kiss. He is not with us, and he is not with our foes; and I say with Joshua, Choose whom you will serve. He thinks we should trim to the times, and hang our cloaks to the wind . . .

Froude adds that Erasmus was with reluctance driven into the controversy, but writes:

> If the spirit of Erasmus had prevailed, it would have been with modern Europe as with the Roman Empire in its decay. The educated would have been mere skeptics; the multitude would have been sunk in superstition. . . .
>
> Had Luther written for the learned, the words which changed the face of Europe would have slumbered in impotence on the book-shelves.

We do not believe with Luther that the intellect is in league with skepticism and the heart alone pious; appreciation comes through intellect, through duty, with judgment.

Shedding bitter tears, one watched the burning of Yorkminster who could not have entered in his ecclesiastical capacity, a Unitarian minister, Dr. Wellbeloved. At the ancient town of Evesham the authority on its antiquities was not the curate of the Established Church, but Herbert New, the Unitarian. The latest defense of the church has been made by Horace J. Bridges, leader of the Chicago Ethical Culture Society.

A broad distinction may be made between religion and theology. We are apt to think religion desirable, theology a negligible quantity, and in part we are right, but theology is still in quest of things divine, is trying to interpret the universe, life and experience in terms of faith and sanctity. It is also true that there are many sincerely religious souls, obscure, sometimes unlettered devotees of duty, who do more right thinking than the intellectuals and accomplish more for what they believe is the good. In spite of the stupidity of the priestcraft and the tyranny of the Catholic Church, there is another side to it that is constantly in danger of being under-estimated, misinterpreted, misunderstood, the side represented by such men as Father Dorney.

Though in the church we see Erasmus growing to be the pen of the Reformation, he was no reformer, no protest-ant, but he was a freeman. We may think of him as representing the spirit of the Renaissance. He was in love with the classic world and was a tireless worker. He believed, so far as he expressed himself, that the church itself was capable of enlarging; the conservative has always that claim. His perennial place in literature is perhaps due to his cosmopolitanism, and "Cosmopolitanism is the biggest achievement of the noblest souls."

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THE FIELD

"The World is my country, to do Good is my Religion."

A PERSONAL FRIEND OF EMERSON.

The comfortable guest chamber at Lincoln Centre has sheltered many interesting people as a study of its guest book will prove. A roll call of the names appearing there with the many autographs, poetic offerings and kindly expressions of feeling toward the Centre and its head resident would make good reading even for the critical students of the columns of UNITY. That room was last honored by the gracious and revered presence of Charles Woodbury, formerly of the Middle West, latterly of Oakland, California, who asks no higher recognition than that he personally as a young man knew and loved Ralph Waldo Emerson, a distinction which belongs probably to but one other public man now living, Frank Sanborn of Concord.

Mr. Woodbury's friendship with Mr. Emerson began when he as an undergraduate of Williams College, was a member of the lecture committee, and, in that capacity visited and worked with and for Mr. Emerson. From this beginning, as Mr. Emerson's fame as a lecturer grew, Mr. Woodbury became his business agent and was thrown much into his companionship in a business way. At the same time the evidently mutual liking ripened into a close friendship very dear to the young man as is easily discerned in listening to the same man grown old as he speaks of those contacts of nearly thirty-six years ago, when he first came as thousands of other young men have come since that time, under the magical influence of this "one of the two greatest men of America."

During Mr. Woodbury's two or three days' visit at the Centre, his charming, simple way of talking about his old friend delighted all who heard him, and that his audience may be enlarged and that the spirit of his talks may be reproduced as much as possible we quote in his own words a few extracts from his intimate descriptions, and anecdotes, which so fitly represent the character of the Wizard of Concord.

"At that time Mr. Emerson was sixty-two years old. His tall spare figure was not bowed with age. His face was that of a seer rather than a poet. To the end his eyes were filled with sunshine. He had an awkward figure like Lincoln's, long arms and legs, large hands and feet. Serenity characterized his deportment. His salutation was invariably 'Good Morning,' and he would say it as if it were the best morning that ever happened in this most excellent world. His very contact was antiseptic. He was always punctual. He had a passion for home. He never had a boyhood until late in life. In his large family the elder boys put the younger ones through college.

On another occasion Mr. Woodbury went more into the thought side of Emerson's life, and he said in part:

"Emerson with his great awakening power coming into a young man's life, disturbed the equanimity of that life, destroyed the tranquility, first bringing a sane discontent and then a sane elation. I looked upon him as the emancipator, the liberator of one's own energies. Emerson is to be read as scripture is read, not continuously, but a few sentences at a time. Emerson used exaggeration that simply challenges you to think. It opens a door, and the opening of that door can anyone forget? Is there any gift like unto it which one human being can give another,—the gift of light to the mind? Once I came to him almost with tears in my eyes; I felt it my duty to tell him that something he had said to me the day before I could not believe. He put his hand on my shoulder and said with such a smile, 'Very well, I don't want disciples,' and yet he impressed even his mannerisms on those who loved him. One day when Mr. Emerson was lecturing it came my turn to read an essay. Before I had read two pages everybody was laughing and it seemed I had so unconsciously taken on Mr. Emerson's expression that I was making a miniature reproduction of him. Like other young men I was fond of asking questions and oh! the good days I must have spoiled for him. But I was only a pupil,—easily dismissed, more easily than the reformers who overran him. Once when he started out to walk, I started to go along with him. He turned gently and said, 'I trust you like your walks alone.' Mr. Emerson sought nature directly. All his facts were poured into his journal and there never was another such journal. When he gave up his pulpit he was reduced at once to a state approaching penury. Any other minister would have dilated at large upon it in his journal. His only entry was 'Oct. 28, 1832. Vote in church to-day. Five opposed, thirty-four in affirmation, two blank,' not even noting that the thirty-four were in affirmation of his position.

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Mr. Woodbury described the great care used by Mr. Emerson in preparing his manuscripts, revising and copying them by hand many times, sorting out from a mass of papers treating of everything under the sun, bits that would fit into any lecture as well as another, this preparation being entirely for lecture purposes and not for publication. His library was generously furnished with books on the ethnic religions, scientific works, all kinds of strong literature, but no novels. Music, painting and sculpture did not seem to interest him. He could not read Don Quixote at all and Dickens made him yawn. He never read a page of his neighbor Hawthorne's writings. There was no sympathy between these two men. Quoting again:

"Mr. Emerson was strictly lyrical. His feet were always off the ground. He never answered criticisms. If he were to speak to you a single word I feel that word would be 'sincerity'—'be sincere.' His soul was optimistic, believing the best, seeking the best, translating the best. He believed in man's final ascent. To him between God manifest in man and man reaching perfection there was no difference. Whether there remains to the individual soul continuance of its career after death or whether it is withdrawn into the great actual entity of being he could not determine, but the future was to him serene, and he remains the greatest vindicator and exalter of the human soul the world has ever seen. Once Mr. Emerson asked me 'How many faiths are there in this village?' Before I could answer I heard his quiet voice, '3500 people, 3500 faiths in the village. See to it that yours does not come from tradition, seek first spirit! second spirit! and third and forevermore spirit!'"

Mr. Woodbury also spoke out of his personal, neighborly knowledge of Henry Thoreau, Bronson Alcott and his talented daughter Louisa Alcott.

A. L. K.

OFFICIAL PUBLICATION

Annual Statement of the Brotherhood Accident Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.	
Amount of capital stock paid up in cash ....$	100,000.00
INCOME.	
Premiums received during the year	257,391.71
Policy fees required or represented by application....	17,071.00
Interest, rents and dividends...	7,921.72
Total income ....$	282,384.43
DISBURSEMENTS.	
Losses paid during the year....$	156,469.82
Investigation and adjustment of claims	667.23
Policy fees retained by agents..	16,429.25
Commission or brokerage....	11,582.46
Salaries, fees and all other charges of officers, clerks, agents and employes....	49,601.30
Rents	3,730.00
All other taxes, licenses and insurance department fees....	5,442.06
Legal expenses, advertising, printing and stationery....	3,176.19
Postage, telegraph, telephone, express, furniture and fixtures	4,709.38
Stockholders for interest or dividends	10,000.00
All other disbursements....	979.79
Total disbursements ....$	262,787.48
LEDGER ASSETS.	
Book value of bonds and stocks.$	81,000.00
Cash on hand and in bank....	80,011.06
Total ledger assets....$	261,011.06
NON-LEDGER ASSETS.	
Interest and rents due and accrued ....$	2,686.25
Gross assets ....$	263,697.31
DEDUCT ASSETS NOT ADMITTED.	
Book value of real estate, bonds and stocks over market value..$	890.00
Total admitted assets....$	262,807.31
LIABILITIES.	
Net amount of unpaid losses....$	27,923.62
Total unearned premiums....	53,269.96
Salaries, rents, bills, etc....	1,114.16
State, county and municipal taxes	5,000.00
Estimated expenses of investigation and adjustment of unpaid claims	200.00
Total liabilities ....$	87,507.74
BUSINESS IN ILLINOIS.	
Total premiums received during the year ....$	6,988.00
Total losses paid during the year	2,596.30

CHARLES S. FARQUHAR, President.
JAY B. CRAWFORD, Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.

ARTHUR W. DUFFIELD,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Commercial Casualty Insurance Company of Newark, in the State of New Jersey, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.		
Amount of capital stock paid up in cash ....$		375,000.00
INCOME.		
Premiums received during the year ....$		1,232,207.45
Policy fees required or represented by application....		9,574.00
Interest, rents and dividends....		52,846.22
Profit on sale or maturity of ledger assets		1,374.99
Total income ....$		1,296,002.66
DISBURSEMENTS.		
Losses paid during the year....$		388,632.34
Investigation and adjustment of claims		103,868.90
Policy fees retained by agents..		9,574.00
Commission or brokerage....		277,719.01
Salaries, fees and all other charges of officers, clerks, agents and employes....		134,271.58
Rents		4,250.08
All other taxes, licenses and insurance department fees....		16,315.99
Legal expenses, advertising, printing and stationery....		12,540.02
Postage, telegraph, telephone, express, furniture and fixtures..		7,480.88
Stockholders for interest or dividends		18,750.00
All other disbursements....		18,829.53
Agents' balances charged off....		154.35
Total disbursements ....$		992,386.68
LEDGER ASSETS.		
Mortgage loans on real estate...$		411,900.00
Loans on collateral security....		50,000.00
Book value of bonds and stocks.		864,174.31
Cash on hand and in bank....		90,779.30
Premiums in course of collection		192,411.29
Other ledger assets....		12,423.96
Total ledger assets....$		1,621,688.86
NON-LEDGER ASSETS.		
Interest and rents due and accrued ....$		14,826.30
Market value of real estate, bonds and stocks over book value		6,660.69
Other non-ledger assets....		40.00
Gross assets ....$		1,643.215.85
DEDUCT ASSETS NOT ADMITTED.		
Gross premiums in course of collection ....$	7,127.24	
Book value of real estate, bonds and stocks over market value	10,775.39	
$		17,902.63
Total admitted assets....$		1,625,313.22
LIABILITIES.		
Net amount of unpaid losses...$		359,297.39
Total unearned premiums....		543,948.33
Commission and brokerage....		38,212.81
Salaries, rents, bills, etc....		1,392.44
State, county and municipal taxes		19,353.05
Estimated expenses of investigation and adjustment of unpaid claim		7,134.73
Total liabilities ....$		969,338.75

C. W. FUGENSPAN, President.
W. VAN WINKLE, Secretary.

Subscribed and sworn to before me this 23d day of February, 1916.

CLAUDE E. WHEATTY,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Commonwealth Casualty Company of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.		
Amount of capital stock paid up in cash ....$		100,000.00
INCOME.		
Premiums received during the year ....$		152,741.81
Policy fees required or represented by application....		12,210.00
Interest, rents and dividends....		7,115.44
Total income ....$		172,067.25
DISBURSEMENTS.		
Losses paid during the year....$		49,064.51
Investigation and adjustment of claims		950.32
Policy fees retained by agents..		12,198.00
Commission or brokerage....		43,306.85
Salaries, fees and all other charges of officers, clerks, agents and employes....		22,233.35
Rents		2,529.89
All other taxes, licenses and insurance department fees....		4,560.81
Legal expenses, advertising, printing and stationery....		3,802.40
Postage, telegraph, telephone, expenses, furniture and fixtures		2,782.84
Stockholders for interest or dividends		10,000.00
All other disbursements....		7,577.90
Agents' balances charged off....		364.05
Total disbursements ....$		159,370.92
LEDGER ASSETS.		
Book value of bonds and stocks.$		179,590.62
Cash on hand and in bank....		17,612.34
Premiums in course of collection		3,376.52
Other ledger assets....		3,564.40
Total ledger assets....$		204,143.88
NON-LEDGER ASSETS.		
Interest and rents due and accrued ....$		1,482.21
Gross assets ....$		205,626.09
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures, supplies, printed matter and stationery....$	3,000.00	
Overdue and accrued interest on bonds in default	133.33	
Bond depreciation....	8,880.62	
$		12,013.95
Total admitted assets....$		193,612.14

LIABILITIES.

Net amount of unpaid losses....$	1,760.54
Total unearned premiums.....	13,524.24
Commission and brokerage.....	675.30
Salaries. rents, bills, etc.....	670.34
State, county and municipal taxes	3,000.00
Interest due or accrued.....	50.00
Return and re-insurance premiums	100.00
Estimated expenses of investigation and adjustment of unpaid claims	100.00
Other liabilities	21,343.91
Total liabilities .....$	41,124.33

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	1,242.30
Total losses paid during the year	195.80

WALLACE G. BOBB, President.
E. S. COOK, Secretary.

Subscribed and sworn to before me this 18th day of February, 1916.
S. HORACE MYERS, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the National Surety Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	3,000,000.00

INCOME.

Premiums received during the year	3,775,286.42
Inspections	2,575.53
Interest, rents and dividends....	280,350.90
From other sources.....	547,175.50
From agents' balances previously charged off	1,060.12
Profit on sale or maturity of ledger assets	2,982.70
Increase in book value of ledger assets	400.00
Total income .....$	4,609,831.17

DISBURSEMENTS

Losses paid during the year.....$	997,529.57
Investigation and adjustment of claims	172,780.61
Adjustment of agents' balances.	1,736.69
Commission or brokerage.....	891,062.98
Salaries, fees and all other charges of officers, clerks, agents and employes.....	714,104.46
Rents	44,584.94
Repairs, expenses and taxes on real estate	4,200.15
All other taxes, licenses and insurance department fees.....	88,564.97
Legal expenses, advertising, printing and stationery.....	47,289.35
Postage, telegraph, telephone, express, furniture and fixtures..	44,058.70
Documentary interest revenue tax stamps	8,576.84
All other disbursements.....	62,511.68
Agents' balances charged off....	2,581.20
Loss on sale or maturity of ledger assets	57,069.25
Stockholders for interest or dividends	240,156.00
Total disbursements .....$	3,376,807.39

LEDGER ASSETS.

Book value of real estate.....$	66,382.00
Mortgage loans on real estate...	86,692.82
Loans on collateral security....	56,307.07
Book value of bonds and stocks..	7,191,819.00
Cash on hand and in bank.....	1,927,564.90
Premiums in course of collection	728,470.31
Bills receivable	73,795.68
Other ledger assets.....	120,684.82
Total ledger assets.....$	10,251,716.60

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	76,366.52
Gross assets .....$	10,328,083.12

DEDUCT ASSETS NOT ADMITTED.

Due from commissions advanced .....$	122.83	
Company's stock owned	7,598.97	
Bills receivable	5,677.50	
Due from reinsurance companies on losses paid	2.00	
Market value of special deposits in excess of liabilities...	85,839.62	
Gross premiums in course of collection	133,715.78	
Book value of real estate, bonds and stocks over market value	219,730.12	
Suspense account, $10,337.97; special account, $1.00.....	10,338.97	
Due from contractors, $1.00; Empire special account, $1.00.	2.00	
	$	463,027.79
Total admitted assets.....$		9,865,055.33

LIABILITIES.

Net amount of unpaid losses. ..$	1,122,755.18
Total unearned premiums.....	2,092,689.75
Commission and brokerage.....	136,194.19
Salaries, rents, bills, etc.....	5,765.64
State, county and municipal taxes	60,303.95
Unpaid dividends	60,084.00
Estimated expenses of investigation and adjustment of unpaid claims	69,671.63
Return and reinsurance premiums	66,880.91
Other liabilities	47,038.79
Total liabilities .....$	3,661,384.04

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	203,687.86
Total losses paid during the year,	82,182.15

JOEL RATHBONE, Vice-President.
HUBERT J. HEWITT, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
H. E. EMMETT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Frankfort General Insurance Company of Frankfort-on-the-Main, Germany, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Deposit capital .....$	250,000.00

INCOME.

Premiums received during the year .....$	960,346.51
Policy fees required or represented by application.....	15,354.41
Interest, rents and dividends...	48,764.01
From other sources.....	65,103.25
Total income .....$	1,089,568.18

DISBURSEMENTS.

Losses paid during the year....$	557,189.97
Investigation and adjustment of claims	116,014.63
Policy fees retained by agents..	15,354.41
Commission or brokerage.....	189,741.40
Salaries, fees and all other charges of officers, clerks, agents and employes.....	123,253.35
Rents	9,142.75
All other taxes, licenses and insurance department fees.....	26,830.00
Legal expenses, advertising, printing and stationery.....	14,873.88
Postage, telegraph, telephone, express, furniture and fixtures	5,933.73
All other disbursements.....	10,672.89
Decrease in book value of ledger assets	19,147.15
Total disbursements .....$	1,088,154.16

LEDGER ASSETS.

Book value of bonds and stocks.$	1,285,131.70
Cash on hand and in bank.....	51,568.49
Premiums in course of collection	142,459.30
Other ledger assets.....	21,133.97
Total ledger assets.....$	1,500,293.46

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	14,065.79
Gross assets .....$	1,514,359.25

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection.	$14,755.59	
Book value of real estate, bonds and stocks over market value	98,393.81	
	$	113,149.40
Total admitted assets.....$		1,401,209.85

LIABILITIES.

Net amount of unpaid losses....$	547,674.75
Total unearned premiums.....	340,947.76
Commission and brokerage.....	26,523.22
Salaries, rents, bills, etc.....	1,500.00
State, county and municipal taxes	17,000.00
Estimated expense of investigation and adjustment of claims	2,082.58
Total liabilities .....$	935,728.31

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	77,136.06
Total losses paid during the year	55,383.11

C. H. FRANKLIN, U. S. Manager.

Subscribed and sworn to before me this 24th day of February 1916.
EDWIN G. MARKS, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Central Live Stock Insurance Company of Kankakee, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	52,414.16

INCOME.

Premiums received during the year .....$	15,581.29
Interest, rents and dividends....	2,506.30
Total income .....$	18,087.59

DISBURSEMENTS.

Losses paid during the year....$	5,873.50
Commission or brokerage.....	2,895.44
Salaries, fees and all other charges of officers, clerks, agents and employes.....	7,077.14
Rents	180.00
All other taxes, licenses and insurance department fees.....	205.41
Legal expenses, advertising, printing and stationery.....	377.80
Postage, telegraph, telephone, express, furniture and fixtures	404.96
All other disbursements.....	120.56
Total disbursements .....$	17,134.81

LEDGER ASSETS.

Mortgage loans on real estate...$	34,500.00
Cash on hand and in bank.....	18,249.16
Premiums in course of collection	2,712.06
Total ledger assets.....$	55,461.22

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	1,078.38
Gross assets .....$	56,539.60

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection.....	$679.00	
Gross premiums in course of collection .....$		679.00
Total admitted assets.....$		55,860.60

LIABILITIES.

Total unearned premiums.....$	7,670.29
Commission and brokerage.....	372.57
Total liabilities .....$	8,042.86

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	15,581.29
Total losses paid during the year	5,873.50

L. G. SPIES, President.
M. M. BEEBE, Secretary.

Subscribed and sworn to before me this 13th day of March, 1916.
LAWRENCE H. BECHERER,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Chicago Bonding & Surety Company of Chicago, in the State of Illinois, on the 31st day of December, 1915,

made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	250,000.00

INCOME.

Premiums received during the year ....$	232,644.83
Interest, rents and dividends...	13,934.75
Total income ....$	246,579.58

DISBURSEMENTS.

Losses paid during the year....$	23,675.59
Investigation and adjustment of claims	11,289.97
Commission or brokerage....	52,909.45
Salaries, fees and all other charges of officers, clerks, agents and employes....	61,496.14
Rents	4,440.00
Repairs, expenses and taxes on real estate	95.00
All other taxes, licenses and insurance department fees....	5,805.85
Legal expenses, advertising, printing and stationery....	17,121.45
Postage, telegraph, telephone, express, furniture and fixtures...	5,470.60
Stockholders for interest or dividends	11,950.00
All other disbursements....	565.30
Decrease in book value of ledger assets	2,500.00
Total disbursements....$	197,319.35

LEDGER ASSETS.

Book value of real estate....$	5,000.00
Mortgage loans on real estate...	103,513.40
Book value of bonds and stocks.	168,716.25
Cash on hand and in bank....	72,340.11
Premiums in course of collection	73,424.01
Bills receivable....	18,051.17
Other ledger assets....	11,806.00
Total ledger assets....$	452,850.94

NON-LEDGER ASSETS.

Interest and rents due and accrued ....$	4,121.23
Other non-ledger assets....	21,650.00
Gross assets....$	478,622.17

DEDUCT ASSETS NOT ADMITTED.

Bills receivable ....$	18,051.17	
Supplies, printed matter and stationery..	1,650.00	
Gross premiums in course of collection.	15,436.97	
Book value of real estate, bonds and stocks over market value	6,974.50	
	$	42,116.64
Total admitted assets....$		436,509.53

LIABILITIES.

Net amount of unpaid losses....$	26,547.00
Total unearned premiums....	119,088.44
Commission and brokerage....	10,184.21
Salaries, rents, bills, etc....	514.78
State, county and municipal taxes	1,500.00
Re-insurance premiums	6,094.81
Total liabilities ....$	163,929.24

BUSINESS IN ILLINOIS.

Total premiums received during the year ....$	85,277.10
Total losses paid during the year	566.18

CHAS. B. STAFFORD, Vice-President.
A. H. WERTH, Assistant Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.
WM. L. GRAHAM, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Clover Leaf Casualty Company of Jacksonville, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	125,000.00

INCOME.

Premiums received during the year ....$	185,470.46
Policy fees required or represented by application....	29,200.00
Interest, rents and dividends...	6,062.95
From other sources....	501.62
From agents' balances previously charged off	297.05
Total income ....$	221,532.08

DISBURSEMENTS.

Losses paid during the year....$	64,233.23
Investigation and adjustment of claims	5,048.65
Policy fees retained by agents.	29,200.00
Commission or brokerage....	45,350.41
Salaries, fees and all other charges of officers, clerks, agents and employes	48,992.32
Rents	4,139.88
All other taxes, licenses and insurance department fees....	3,205.18
Legal expenses, advertising, printing and stationery	5,016.15
Postage, telegraph, telephone, express, furniture and fixtures..	6,096.80
Interest on borrowed money...	70.00
All other disbursements....	2,572.60
Agents' balances charged off...	1,036.58
Total disbursements....$	214,961.80

LEDGER ASSETS.

Mortgage loans on real estate..$	120,800.00
Cash on hand and in bank....	29,248.55
Premiums in course of collection	21,967.77
Bills receivable	3,536.91
Other ledger assets....	4,939.59
Total ledger assets....$	180,492.82

NON-LEDGER ASSETS.

Interest and rents due and accrued	2,726.89
Other non-ledger assets....	7,000.00
Gross assets ....$	190,219.71

DEDUCT ASSETS NOT ADMITTED.

Bills receivable....$	3,536.91	
Furniture, fixtures, supplies, printed matter and stationery	7,000.00	
Gross premiums in course of collection	4,939.59	
	$	15,476.50
Total admitted assets....$		174,743.21

LIABILITIES.

Net amount of unpaid losses...$	9,614.30
Total unearned premiums....	5,551.71
Commission and brokerage....	557.50
Salaries, rents, bills, etc....	220.00
Total liabilities ....$	15,943.51

BUSINESS IN ILLINOIS.

Total premiums received during the year ....$	128,418.42
Total losses paid during the year	44,395.37

F. H. ROWE, President.
R. Y. ROWE, Secretary.

Subscribed and sworn to before me this 1st day of February, 1916.
A. E. RIEMANN, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Granite Live Stock Company of Bloomington, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	50,050.00

INCOME.

Premiums received during the year ....$	39,102.63
Interest, rents and dividends....	2,955.34
From other sources....	11,707.50
Total income ....$	53,765.47

DISBURSEMENTS.

Losses paid during the year....$	222,865.63
Commission or brokerage....	8,632.31
Salaries, fees and all other charges of officers, clerks, agents and employes....	19,203.10
Rents	900.00
All other taxes, licenses and insurance department fees....	338.08
Legal expenses, advertising, printing and stationery....	2,157.99
Postage, telegraph, telephone, express, furniture and fixtures..	990.76
Interest on borrowed money....	1,429.68
All other disbursements....	513.11
Agents' balances charged off....	1,392.26
Borrowed money and repaid (gross)	6,633.65
Total disbursements ....$	65,056.57

LEDGER ASSETS.

Mortgage loans on real estate...$	45,900.00
Book value of bonds and stocks.	4,600.00
Cash on hand and in bank....	1,038.58
Premiums in course of collection	3,591.82
Bills receivable	11,560.87
Other ledger assets....	2,434.75
Total ledger assets....$	69,126.02

NON-LEDGER ASSETS.

Interest and rents due and accrued ....$	1,197.52
Other non-ledger assets....	9,750.00
Gross assets ....$	80,073.54

DEDUCT ASSETS NOT ADMITTED.

Bills receivable ....$	2,318.04	
Furniture, fixtures, supplies, printed matter and stationery	1,395.25	
Book value of ledger assets over market value	5,519.50	
	$	9,232.79
Total admitted assets....$		70,840.75

LIABILITIES.

Net amount of unpaid losses....$	3,660.00
Total unearned premiums....	19,551.31
Commission and brokerage....	1,051.90
Salaries, rents, bills, etc....	400.75
Due and to become due for borrowed money	5,060.00
Total liabilities ....$	29,723.96

BUSINESS IN ILLINOIS.

Total premiums received during the year ....$	39,102.63
Total losses paid during the year	22,865.63

C. A. LAFFERTY, President.
A. L. STONE, Secretary.

Subscribed and sworn to before me this 25th day of February, 1916.
HELEN M. CRANSON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Illinois Surety Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	250,000.00

INCOME.

Premiums received during the year ....$	492,243.83
Interests, rents and dividends...	21,697.92
From other sources....	10,000.00
From agents' balances previously charged off	2,382.43
Profit on sale or maturity of ledger assets	15.53
Increase in book value of ledger assets	322.78
Total income ....$	526,662.49

DISBURSEMENTS.

Losses paid during the year....$	259,601.86
Investigation and adjustment of claims	1,099.92
Commission or brokerage....	107,456.51
Salaries, fees and all other charges of officers, clerks, agents and employes....	99,012.40
Rents	9,751.70
Repairs, expenses and taxes on real estate	1,407.22
All other taxes, licenses and insurance department fees....	12,136.01
Legal expenses, advertising, printing and stationery....	47,113.94
Postage, telegraph, telephone, express, furniture and fixtures	11,058.56
Suspended banks charged off 10%	2,343.68
All other disbursements....	16,243.70
Agents' balances charged off....	3,124.68
Loss on sale or maturity of ledger assets	462.98
Decrease in book value of ledger assets	456.06
Total disbursements ....$	571,269.22

LEDGER ASSETS.

Book value of real estate.....$	9,933.93
Mortgage loans on real estate...	25,000.00
Book value of bonds and stocks.	444,764.30
Cash on hand and in bank.....	60,489.26
Premiums in course of collection	269,861.96
Bills receivable	10,582.35
Other ledger assets.....	69,044.80
Total ledger assets.....$	889,676.60

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	43,828.77
Market value of real estate, bonds and stocks over book value	7,116.07
Gross assets .....$	940,621.44

DEDUCT ASSETS NOT ADMITTED.

Bills receivable .....$	10,582.35	
Gross premiums in course of collection	167,900.00	
Book value of real estate, bonds and stocks over market value	56,245.72	
Market value special deposits in excess liabilities	21,593.07	
	$	256,321.14
Total admitted assets.....$		684,300.30

LIABILITIES.

Net amount of unpaid losses....$	102,706.28
Total unearned premiums.....	187,233.05
Commission and brokerage.....	21,412.01
State, county and municipal taxes	4,091.62
Estimate expenses of investigation; adjustment unpaid claims	1,000.00
Re-insurance premiums	7,314.11
Other liabilities	51,880.00
Total liabilities .....$	375,637.07

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	80,021.37
Total losses paid during the year	8,645.75

A. J. Hopkins, President.
Chas. E. Schick, Secretary.

Subscribed and sworn to before me this 29th day of January, 1916.

J. C. Lang, Notary Public.

[seal]

OFFICIAL PUBLICATION

Annual Statement of the Kaskaskia Live Stock Insurance Co. of Shelbyville, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	134,660.00

INCOME.

Premiums received during the year .....$	49,148.14
Interest, rents and dividends...	6,270.37
From other sources	48.80
Total income .....$	55,467.31

DISBURSEMENTS.

Losses paid during the year....$	37,746.86
Investigation and adjustment of claims	246.13
Commission or brokerage.....	12,624.90
Salaries, fees and all other charges of officers, clerks, agents and employes	10,678.53
Rents	389.30
All other taxes, licenses and insurance department fees.....	1,632.44
Legal expenses, advertising, printing and stationery	1,916.09
Postage, telegraph, telephone, express	781.93
All other disbursements	15,030.49
Agents' balances charged off...	412.87
Total disbursements .....$	81,459.54

LEDGER ASSETS.

Mortgage loans on real estate..$	122,950.00
Loans on collateral security	800.00
Cash on hand and in bank.....	46,537.68
Premiums in course of collection	885.91
Bills receivable	17,659.39
Other ledger assets	2,535.49
Total ledger assets .....$	191,368.47

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	2,969.68
Gross assets .....$	194,338.15

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....$	9,314.75	
Furniture, fixtures, supplies, printed matter and stationery	2,173.85	
Loans on personal security	361.64	
Gross premiums in course of collection	117.24	
	$	11,967.48
Total admitted assets.....$		182,370.67

LIABILITIES.

Net amount of unpaid losses...$	1,225.00
Total unearned premiums.....	15,605.47
Commission and brokerage....	1,141.53
Salaries, rents, bills, etc.....	189.57
State, county and municipal taxes	1,600.00
Total liabilities .....$	19,761.57

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	49,148.14
Total losses paid during the year	37,746.86

W. J. Eddy, President.
C. F. Stiarwalt, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.

L. C. Westernelt, Notary Public.

[seal]

OFFICIAL PUBLICATION

Annual Statement of the North American Accident Insurance Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	200,000.00

INCOME.

Premiums received during the year .....$	1,244,991.71
Policy fees required or represented by application.....	160,084.00
Interest, rents and dividends...	34,396.20
Total income .....$	1,439,471.91

DISBURSEMENTS.

Losses paid during the year....$	426,489.69
Investigation and adjustment of claims	3,773.91
Policy fees retained by agents.	160,084.00
Commission or brokerage.....	402,211.62
Salaries, fees and all other charges of officers, clerks, agents and employes.....	192,928.22
Rents	18,548.86
All other taxes, licenses and insurance department fees.....	36,471.74
Legal expenses, advertising, printing and stationery.....	27,864.64
Postage, telegraph, telephone, express, furniture and fixtures	16,960.37
Stockholders for interest or dividends	40,000.00
All other disbursements.....	23,204.95
Agents' balances charged off...	1,006.75
Total disbursements .....$	1,349,544.75

LEDGER ASSETS.

Mortgage loans on real estate..$	249,150.00
Loans on collateral security....	37,000.00
Book value of bonds and stocks	437,616.25
Cash on hand and in bank.....	79,124.34
Premiums in course of collection	51,625.11
Bills receivable	13,919.28
Total ledger assets .....$	868,434.98

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	16,579.70
Gross assets .....$	885,014.68

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....$	13,919.28	
Market value special deposits in excess of liabilities	1,706.36	
Gross premiums in course of collection	3,686.22	
Book value of real estate, bonds and stocks over market value	23,476.65	
Overdue and accrued interest on bonds in default	9,693.75	
	$	52,482.26
Total admitted assets.....$		832,532.42

LIABILITIES.

Net amount of unpaid losses...$	143,006.21
Total unearned premiums.....	214,037.50
Commission and brokerage.....	15,979.63
Salaries, rents, bills, etc.....	5,284.54
State, county and municipal taxes	20,000.00
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Re-insurance premiums	1,007.47
Total liabilities .....$	399,815.35

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	178,465.01
Total losses paid during the year	64,491.30

E. C. Waller, President.
A. E. Forrest, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.

M. P. Harman, Notary Public.

[seal]

OFFICIAL PUBLICATION

Annual Statement of the Union Liability Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	100,000.00

INCOME.

Premiums received during the year .....$	85,642.82
Interest, rents and dividends....	7,327.91
From other sources.....	2.53
From agents' balances previously charged off	66.16
Increase in book value of ledger assets	515.55
Total income .....$	93,554.97

DISBURSEMENTS.

Losses paid during the year....$	17,222.28
Investigation and adjustment of claims	1,208.52
Commission or brokerage	37,999.32
Salaries, fees and all other charges of officers, clerks, agents and employes.....	19,434.42
Rents	2,045.00
All other taxes, licenses and insurance department fees.....	2,243.53
Legal expenses, advertising, printing and stationery.....	4,793.96
Postage, telegraph, telephone, express, furniture and fixtures	2,225.87
All other disbursements.....	643.45
Loss on sale or maturity of ledger assets	34.20
Decrease in book value of ledger assets	363.60
Total disbursements .....$	88,214.15

LEDGER ASSETS.

Book value of bonds and stocks.$	147,629.98
Cash on hand and in bank.....	4,329.72
Premiums in course of collection	9,438.05
Other ledger assets	1,294.79
Total ledger assets .....$	162,692.54

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	2,171.74
Gross assets .....$	164,864.28

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection..$	2,412.65	
Book value of ledger assets over market value	1,294.79	
	$	3,707.44
Total admitted assets.....$		161,156.84

LIABILITIES.

Net amount of unpaid losses...$	1,985.35
Total unearned premiums.....	42,636.44

Commission and brokerage	3,161.43
Salaries, rents, bills, etc.....	189.25
State, county and municipal taxes	900.00
Estimated expenses of investigation and adjustment of unpaid claims	100.00
Re-insurance premiums	44.31
Other liabilities	190.30
Total liabilities .....$	49,207.08

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	32,450.94
Total losses paid during the year	7,257.05

GEO. K. SCHMIDT, President.
PHILIP SCHIESSWOHL, Secretary.

Subscribed and sworn to before me this 4th day of February, 1916.
George R. Stannard, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Western Casualty Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	200,000.00

INCOME.

Premiums received during the year .....$	489,104.26
Interest, rents and dividends...	5,044.45
From other sources.....	5,000.00
Total income .....$	499,148.71

DISBURSEMENTS.

Losses paid during the year....$	15,940.48
Investigation and adjustment of claims	27.00
Salaries, fees and all other charges of officers, clerks, agents and employes.....	2,837.75
Rents	108.00
All other taxes, licenses and insurance department fees.....	671.91
Legal expenses, advertising, printing and stationery.....	203.33
Postage, telegraph, telephone, express, furniture and fixtures..	24.03
All other disbursements.....	1,042.50
Total disbursements .....$	20,855.00

LEDGER ASSETS.

Mortgage loans on real estate...$	200,000.00
Loans on collateral security.....	105,000.00
Book value of bonds and stocks..	49,575.00
Cash on hand and in bank.....	2,116.17
Premiums in course of collection	321,602.54
Total ledger assets.....$	678,293.71

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	6,793.87
Market value of real estate, bonds and stocks over book value...	800.00
Gross assets .....$	685,887.58

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection .....$	2,790.35
Total admitted assets.....$	683,097.23

LIABILITIES.

Net amount of unpaid losses....$	107,289.06
Total unearned premiums.....	264,614.13
Salaries, rents, bills, etc.....	4,794.02
State, county and municipal taxes	2,672.82
Total liabilities .....$	379,370.03

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	355,047.39
Total losses paid during the year	12,507.35

A. W. ARMOUR, President.
G. M. WILLETTS, Secretary.

Subscribed and sworn to before me this 28th day of February, 1916.
H. L. HOWARD, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Western Live Stock Insurance Company of Peoria, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	222,810.00

INCOME.

Premiums received during the year .....$	101,447.08
Interest, rents and dividends...	18,002.91
Increase in book value of ledger assets	197.84
Total income .....$	119,647.83

DISBURSEMENTS.

Losses paid during the year....$	29,241.14
Investigation and adjustment of claims	142.50
Commission or brokerage.....	33,675.18
Salaries, fees and all other charges of officers, clerks, agents and employes.....	19,333.55
Rents	1,380.50
All other taxes, licenses and insurance department fees.....	3,193.00
Legal expenses, advertising, printing and stationery.....	4,948.75
Postage, telegraph, telephone, express, furniture and fixtures..	3,382.39
All other disbursements.....	792.38
Agents' balances charged off....	699.98
Total disbursements .....$	96,789.37

LEDGER ASSETS.

Mortgage loans on real estate...$	262,450.00
Book value of bonds and stocks.	45,300.00
Cash on hand and in bank.....	40,258.34
Premiums in course of collection	17,708.52
Total ledger assets.....$	365,716.86

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	7,356.87
Other non-ledger assets.....	580.00
Gross assets .....$	373,653.73

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection.$	2,311.48	
Book value of real estate, bonds and stocks over market value	790.41	
		$ 3,101.89
Total admitted assets.....$		370,551.84

LIABILITIES.

Net amount of unpaid losses....$	7,682.50
Total unearned premiums.....	49,021.60
Commission and brokerage.....	4,619.10
Salaries, rents, bills, etc.....	50.00
State, county and municipal taxes	150.00
Estimated expense of investigation and adjustment of unpaid claims	25.00
Other liabilities	870.00
Total liabilities .....$	62,418.20

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	43,297.67
Total losses paid during the year	16,372.50

CLIFFORD IRELAND, President.
GAINS W. HUBBARD, Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.
WILLIAM MILES GISH, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the World Casualty Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	100,000.00

INCOME.

Premiums received during the year .....$	23,054.90
Policy fees required or represented by application.....	1,683.00
Interest, rents and dividends....	6,557.72
Total income .....$	31,295.62

DISBURSEMENTS.

Losses paid during the year.....$	10,665.27
Policy fees retained by agents...	1,683.00
Commission or brokerage.....	7,219.77
Salaries, fees and all other charges of officers, clerks, agents and employes.....	2,062.55
Rents	380.00
All other taxes, licenses and insurance department fees.....	947.61
Legal expenses, advertising, printing and stationery.....	627.85
Postage, telegraph, telephone, express	239.71
Stockholders for interest or dividends	6,000.00
All other disbursements.....	240.70
Agents' balances charged off....	130.19
Total disbursements .....$	30,196.65

LEDGER ASSETS.

Book value of bonds and stocks.$	155,400.00
Cash on hand and in bank.....	4,965.76
Premiums in course of collection	54.00
Other ledger assets.....	1,109.66
Total ledger assets.....$	161,529.42

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	533.33
Market value of real estate, bonds and stocks over book value	3,000.00
Gross assets .....$	165,062.75

DEDUCT ASSETS NOT ADMITTED.

Agents' balance .....$	1,194.86
Total admitted assets.....$	163,867.89

LIABILITIES.

Net amount of unpaid losses....$	1,134.00
Total unearned premiums.....	2,417.04
Commission and brokerage.....	16.20
State, county and municipal taxes	289.44
Total liabilities .....$	3,856.68

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	1,049.06

A. M. JOHNSON, President.
ROBERT D. LAY, Secretary.

Subscribed and sworn to before me this 29th day of January, 1916.
E. H. SPURRIER, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Aetna Accident & Liability Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	1,000,000.00

INCOME.

Premiums received during the year .....$	2,737,088.17
Interest, rents and dividends....	133,014.94
From agents' balances previously charged off	11.25
Total income .....$	2,870,114.36

DISBURSEMENTS.

Losses paid during the year.....$	641,050.79
Investigation and adjustment of claims	71,626.92
Commission or brokerage.....	613,694.40
Salaries, fees and all other charges of officers, clerks, agents and employes.....	369,566.28
Rents	46,017.78
All other taxes, licenses and insurance department fees.....	94,011.76
Legal expenses, advertising, printing and stationery.....	48,650.91
Postage, telegraph, telephone, express, furniture and fixtures..	48,543.14
Stockholders for interest or dividends	100,000.00
All other disbursements.....	81,093.92
Agents' balances charged off....	404.41
Total disbursements .....$	2,114,660.31

LEGAL ASSETS.

Mortgage loans on real estate...$	872,950.00
Loans on collateral security....	418,950.00
Book value of bonds and stocks..	1,795,772.74
Cash on hand and in bank.....	475,413.76
Premiums in course of collection	489,388.94
Bills receivable	9,103.85
Other ledger assets.....	22,141.63
Total ledger assets.....$	4,083,720.92

NON-LEDGER ASSETS.

Interest and rents due and accrued		$ 43,081.34
Market value of real estate, bonds and stocks over book value		235,332.26
Other non-ledger assets		71,231.08
Gross assets		$ 4,433,365.60

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 9,103.85	
Market value special deposits in excess of liabilities	161,536.89	
Gross premiums in course of collection	39,116.00	
Book value of ledger assets over market value	1,336.52	
		$ 211,093.26
Total admitted assets		$ 4,222,272.34

LIABILITIES.

Net amount of unpaid losses	$ 447,635.19
Total unearned premiums	1,457,712.25
Commission and brokerage	100,049.16
Salaries, rents, bills, etc.	18,698.20
State, county and municipal taxes	37,938.25
Unpaid dividends	25,000.00
Estimated expenses of investigation and adjustment of unpaid claims	10,443.42
Return and re-insurance premiums	11,099.54
Other liabilities	55,179.26
Total liabilities	$ 2,163,755.27

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 247,704.29
Total losses paid during the year	67,945.62

M. G. Bulkeley, President.
L. W. Myers, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.
Harold R. Sage, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Automobile Insurance Company of St. Louis, in the State of Missouri, on the 31st day of December, 1915, made to the Iusurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 225,000.00

INCOME.

Premiums received during the year	$ 856,233.00
Interest, rents and dividends	19,182.72
From agents' balances previously charged off	582.26
Increase in book value of ledger assets	4,865.00
Total income	$ 880,862.98

DISBURSEMENTS.

Losses paid during the year	$ 290,187.45
Investigation and adjustment of claims	48,245.22
Commission or brokerage	180,770.97
Salaries, fees and all other charges of officers, clerks, agents and employes	54,810.57
Rents	5,109.52
All other taxes, licenses and insurance department fees	17,137.36
Legal expenses, advertising, printing and stationery	11,440.85
Postage, telegraph, telephone, express, furniture and fixtures	5,911.45
Stockholders for interest or dividends	22,500.00
All other disbursements	6,628.67
Agents' balances charged off	1,985.79
Loss on sale or maturity of ledger assets	926.25
Decrease in book value of ledger assets	6,281.25
Total disbursements	$ 651,935.35

LEDGER ASSETS.

Book value of bonds and stocks	$ 527,591.58
Cash on hand and in bank	191,113.53
Premiums in course of collection	186,846.23
Other ledger assets	100.00
Total ledger assets	$ 905,651.34

NON-LEDGER ASSETS.

Interest and rents due and accrued	7,921.72
Other non-ledger assets	12,401.03
Gross assets	$ 925,974.09

LIABILITIES.

Net amount of unpaid losses	$ 104,777.61
Total unearned premiums	392,383.42
Commission and brokerage	51,597.45
Salaries, rents, bills, etc.	1,000.00
State, county and municipal taxes	13,500.00
Estimated expense of investigation and adjustment of unpaid claims	12,500.00
Total liabilities	$ 575,758.48

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 142,658.91
Total losses paid during the year	53,268.96

Charles W. Dasbron, President.
S. S. Williams, Secretary.

Subscribed and sworn to before me this 31st day of January, 1916.
J. H. Sheahan, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Casualty Company of Reading, in the State of Pennsylvania, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 330,500.00

INCOME.

Premiums received during the year	$ 479,628.74
Interest, rents and dividends	28,785.51
From other sources	647.65
Total income	$ 509,061.90

DISBURSEMENTS.

Losses paid during the year	$ 178,316.91
Investigation and adjustment of claims	11,758.73
Commission or brokerage	130,591.12
Salaries, fees and all other charges of officers, clerks, agents and employes	47,367.94
Rents	4,595.50
Repairs, expenses and taxes on real estate	1,578.78
All other taxes, licenses and insurance department fees	15,828.31
Legal expenses, advertising, printing and stationery	6,404.87
Postage, telegraph, telephone, express, furniture and fixtures	4,077.41
Stockholders for interest or dividends	26,440.00
All other disbursements	1,503.91
Agents' balance charged off	1,084.46
Loss on sale or maturity of ledger assets	177.50
Total disbursements	$ 429,725.44

LEDGER ASSETS.

Book value of real estate	$ 50,000.00
Mortgage loans on real estate	213,400.00
Book value on bonds and stocks	301,248.88
Cash on hand and in bank	90,579.92
Premiums in course of collection	68,522.43
Bills receivable	511.15
Total ledger assets	$ 724,262.38

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 6,643.47
Gross assets	$ 730,905.85

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 511.15	
Gross premiums in course of collection	5,898.38	
Book value of real estate, bonds and stocks over market value	1,499.04	
		$ 7,908.57
Total admitted assets		$ 722,997.28

LIABILITIES.

Net amount of unpaid losses	$ 85,371.76
Total unearned premiums	169,317.67
Commission and brokerage	19,060.15
Salaries, rents, bills, etc.	372.77
State, county and municipal taxes	8,682.34
Re-insurance premiums	307.33
Total liabilities	$ 283,112.02

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 121,605.21
Total losses paid during the year	37,345.72

E. P. Van Reed, President.
Harvey H. Shomo, Secretary.

Subscribed and sworn to before me this 11th day of February, 1916.
E. B. Welder, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Credit Indemnity Company of New York, in the State of New York, on the 31st of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 350,000.00

INCOME.

Premiums received during the year	$ 640,617.64
Interest, rents and dividends	60,604.45
From other sources	1,071.82
Profit on sale or maturity of ledger assets	1,633.09
Total income	$ 703,927.00

DISBURSEMENTS.

Losses paid during the year	$ 468,452.80
Investigation and adjustment of claims	16,617.58
Commission or brokerage	154,826.60
Salaries, fees and all other charges of officers, clerks, agents and employes	70,723.28
Rents	7,353.40
All other taxes, licenses and insurance department fees	21,663.20
Legal expenses, advertising, printing and stationery	21,017.99
Postage, telegraph, telephone, express, furniture and fixtures	49,523.64
Stockholders for interest or dividends	7,000.00
All other disbursements	7,046.16
Agents' balance charged off	5,526.55
Loss on sale or maturity of ledger assets	2,638.12
Total disbursements	$ 832,389.32

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,243,556.55
Cash on hand and in bank	39,478.76
Bills receivable	10,679.20
Other ledger assets	61,396.22
Total ledger assets	$ 1,355,110.73

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 13,020.98
Gross assets	$ 1,368,131.71

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 10,679.20	
Agents' balance	17,195.49	
Market value of special deposits in excess of liabilities	5,274.99	
Premium in notes past due	5,182.55	
Book value of real estate, bonds and stocks over market value	138,423.55	
		$ 176,755.78
Total admitted assets		$ 1,191,375.93

LIABILITIES.

Net amount of unpaid losses	$ 304,912.53
Total unearned premiums	304,497.32
Commission and brokerage	2,086.79
Salaries, rents, bills, etc., estimated	5,000.00
State, county and municipal taxes	10,056.93
Other liabilities	13,935.00
Total liabilities	$ 640,488.57

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 63,302.50
Total losses paid during the year	28,343.18

E. M. Treat, President.

Subscribed and sworn to before me this 17th day of February, 1916.
A. M. Clapp, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Fidelity Company of Montpelier, in the State of Vermont, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 305,500.00

INCOME.

Premiums received during the year	$ 313,786.42
Interest, rents and dividends	35,005.62
From agents' balances previously charged off	172.84
Profit on sale or maturity of ledger assets	831.00
Total income	$ 349,795.88

DISBURSEMENTS.

Losses paid during the year	$ 382,844.46
Investigation and adjustment of claims	83,764.53
Commission or brokerage	101,796.49
Salaries, fees and all other charges of officers, clerks, agents and employes	68,297.92
Rents	1,445.00
All other taxes, licenses and insurance department fees	9,836.20
Legal expenses, advertising, printing and stationery	11,194.70
Postage, telegraph, telephone, express, furniture and fixtures	3,040.14
All other disbursements	6,760.97
Loss on sale or maturity of ledger assets	8,223.48
Total disbursements	$ 677,203.89

LEDGER ASSETS.

Book value of bonds and stocks	$ 528,571.25
Cash on hand and in bank	191,580.05
Premiums in course of collection	106,259.75
Total ledger assets	$ 826,411.05

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 7,812.48
Other non-ledger assets	86,819.44
Gross assets	$ 921,042.99

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$29,788.66	
Book value of real estate, bonds and stocks over market value	39,450.75	
		$ 69,239.41
Total admitted assets		$ 851,803.56

LIABILITIES.

Net amount of unpaid losses	$ 202,321.48
Total unearned premiums	172,754.78
Commission or brokerage	24,096.96
State, county and municipal taxes	6,420.37
Re-insurance premiums	2,038.15
Estimated expenses of investigation and adjustment of unpaid claims	10,842.00
Total liabilities	$ 418,473.74

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 19,642.37
Total losses paid during the year	128,712.86

Charles A. Darling, President.
Ralph B. Denny, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.
Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Indemnity Company of Galveston, in the State of Texas, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 500,000.00

INCOME.

Premiums received during the year	$ 431,274.08
Interest, rents and dividends	38,227.54
From other sources	40.00
Profit on sale or maturity of ledger assets	6,134.00
Total income	$ 475,675.62

DISBURSEMENTS.

Losses paid during the year	$ 108,225.41
Investigation and adjustment of claims	3,350.93
Commission or brokerage	77,229.45
Salaries, fees and all other charges of officers, clerks, agents and employes	86,627.27
Rents	3,417.16
All other taxes, licenses and insurance department fees	6,898.12
Legal expenses, advertising, printing and stationery	22,238.38
Postage, telegraph, telephone, express, furniture and fixtures	13,093.27
All other disbursements	12,736.99
Agents' balances charged off	1,417.82
Total disbursements	$ 335,234.80

LEDGER ASSETS.

Mortgage loans on real estate	$ 309,159.45
Loans on collateral security	23,038.15
Book value of bonds and stocks	327,388.62
Cash on hand and in bank	159,721.97
Premiums in course of collection	106,457.18
Other ledger assets	2,984.58
Total ledger assets	$ 928,749.95

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 13,923.69
Other non-ledger assets	6,593.36
Gross assets	$ 949,267.00

DEDUCT ASSETS NOT ADMITTED.

Loans on personal security	$ 1,558.34	
Gross premiums in course of collection	25,971.14	
Book value of real estate, bonds and stocks over market value	2,052.50	
		$ 29,581.98
Total admitted assets		$ 919,685.02

LIABILITIES.

Net amount of unpaid losses	$ 165,036.38
Total unearned premiums	121,003.86
Commission and brokerage	14,237.69
State, county and municipal taxes	5,409.87
Estimated expense of investigation and adjustment of unpaid claims	1,499.75
Other liabilities	4,563.84
Total liabilities	$ 311,751.39

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 14,429.79
Total losses paid during the year	1,083.26

Louis A. Adam, Vice-President.
George Sealy, Secretary.

Subscribed and sworn to before me this .... day of February, 191...
Nellie D. Curtin, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Old Line Company of Lincoln, in the State of Nebraska, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 167,915.58
Interest, rents and dividends	8,793.03
Total income	$ 176,708.61

DISBURSEMENTS.

Losses paid during the year	$ 48,566.08
Investigation and adjustment of claims	270.53
Commission or brokerage	46,215.14
Salaries, fees and all other charges of officers, clerks, agents and employes	25,794.08
Rents	978.00
Repairs, expenses and taxes on real estate	16.95
All other taxes, licenses and insurance department fees	9,027.25
Legal expenses, advertising, printing and stationery	3,232.10
Postage, telegraph, telephone, express, furniture and fixtures	1,545.98
All other disbursements	19,448.83
Assigned funds of policyholders paid to old policyholders	2,024.51
Total disbursements	$ 157,119.45

LEDGER ASSETS.

Mortgage loans on real estate	$ 201,165.00
Book value of bonds and stocks	38,445.00
Cash on hand and in bank	30,275.89
Premiums in course of collection	3,007.63
Bills receivable	4,261.53
Other ledger assets	2,282.43
Total ledger assets	$ 279,437.48

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 5,732.56
Market value of real estate, bonds and stocks over book value	284.45
Gross assets	$ 285,454.49

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 3,718.44	
Agents' balance	1,680.53	
Gross premiums in course of collection	333.59	
		$ 5,732.56
Total admitted assets		$ 279,721.93

LIABILITIES.

Net amount of unpaid losses	$ 4,975.00
Total unearned premiums	83,957.79
Commission and brokerage	1,069.61
State, county and municipal taxes	776.34
Other liabilities	30,815.49
Total liabilities	$ 121,594.23

W. A. Rankins, President.
M. D. Hatch, Secretary.

Subscribed and sworn to before me this 15th day of March, 1916.
F. J. Irwin, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Surety Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 5,000,000.00

INCOME.

Premiums received during the year	$ 3,210,138.13
Interest, rents and dividends	501,284.82
From other sources	131.13
Profit on sale or maturity of ledger assets	2,264.24
Increase in book value of ledger assets	634,441.25
Total income	$ 4,348,259.57

DISBURSEMENTS.

Losses paid during the year	$ 902,482.20
Investigation and adjustment of claims	97,329.67
Commission or brokerage	593,289.06
Salaries, fees and all other charges of officers, clerks, agents and employes	1,317,008.67
Rents	52,707.50
Repairs, expenses and taxes on real estate	241,955.97
All other taxes, licenses and insurance department fees	108,630.97
Legal expenses, advertising, printing and stationery	53,839.47
Postage, telegraph, telephone, express, furniture and fixtures	55,137.27
Stockholders for interest or dividends	250,000.00

All other disbursements	34,029.58
Unpaid re-insurance and advanced premiums	51,181.19
Loss on sale or maturity of ledger assets	424,491.80
Decrease in book value of ledger assets	85,584.50
Total disbursements	$ 4,267,676.85

LEDGER ASSETS.

Book value of real estate	$ 3,166,047.91
Mortgage loans on real estate	24,795.69
Loans on collateral security	71,000.00
Book value of bonds and stocks	3,925,215.00
Cash on hand and in bank	1,219,248.21
Premiums in course of collection	739,910.25
Other ledger assets	154,445.52
Total ledger assets	$ 9,300,662.58

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 40,065.80
Appraised value of real estate, bonds and stocks over book value	248,952.09
Gross assets	$ 9,589,680.47

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$305,718.84	
Market value of special deposits in excess of liabilities	135,521.09	
		$ 441,239.93
Total admitted assets		$ 9,148,440.54

LIABILITIES.

Net amount of unpaid losses	$ 746,229.19
Total unearned premiums	2,053,118.17
Commission and brokerage	67,560.18
Salaries, rents, bills, etc	65,071.43
State, county and municipal taxes	49,868.39
Re-insurance premiums	44,837.61
Other liabilities	20,227.10
Total liabilities	$ 3,046,912.07

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 202,245.85
Total losses paid during the year	61,126.34

F. W. LAFRENTZ, President.
WILLIAM A. BRANDT, Secretary-Treas.

Subscribed and sworn to before me this 10th day of February, 1916.
W. C. LLOYD, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Bankers Casualty Company of Minneapolis, in the State of Minnesota, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 97,705.59
Policy fees required or represented by application	35,050.00
Interest, rents and dividends	11,241.15
From other sources	171.75
From agents' balances previously charged off	469.40
Borrowed money	9,000.00
Total income	$ 153,637.89

DISBURSEMENTS.

Losses paid during the year	$ 30,563.63
Investigation and adjustment of claims	502.13
Policy fees retained by agents	34,404.80
Commission or brokerage	16,774.67
Salaries, fees and all other charges of officers, clerks, agents and employes	23,772.39
Rents	3,383.00
All other taxes, licenses and insurance department fees	3,117.49
Legal expenses, advertising, printing and stationery	7,626.19
Postage, telegraph, telephone, express, furniture and fixtures	3,226.45
Stockholders for interest or dividends	11,246.25
All other disbursements	1,943.38
Agents' balances charged off	2,437.74
Interest on borrowed money	55.00
Borrowed money repaid	9,000.00
Total disbursements	$ 148,053.12

LEDGER ASSETS.

Mortgage loans on real estate	$ 80,100.00
Book value of bonds and stocks	120,449.15
Cash on hand and in bank	9,041.18
Premiums in course of collection	9,217.27
Bills receivable	40.00
Less ledger assets	507.42
Total ledger assets	$ 218,344.18

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,564.59
Other non-ledger assets	4,500.00
Gross assets	$ 225,408.77

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 40.00	
Furniture, fixtures, supplies, printed matter and stationery	4,500.00	
Gross premiums in course of collection	8,274.97	
Book value of real estate, bonds and stocks over market value	8,449.15	
		$ 21,264.12
Total admitted assets		$ 204,144.65

LIABILITIES.

Net amount of unpaid losses	$ 4,223.41
Total unearned premiums	20,740.00
Salaries, rents, bills, etc	1,300.00
State, county and municipal taxes	1,960.00
Unpaid dividends	3,753.75
Total liabilities	$ 31,977.16

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 267.25
Total losses paid during the year	72.45

R. B. BESON, President.
S. L. BESON, Secretary.

Subscribed and sworn to before me this 12th day of February, 1916.
A. E. DRENNAN, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Casualty Company of America of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 750,000.00

INCOME.

Premiums received during the year	$ 3,547,825.44
Policy fees required or represented by application	175.00
Interest, rents and dividends	63,231.68
From other sources	187,610.00
Profit on sale or maturity of ledger assets	175.00
Increase in book value of ledger assets	35,124.50
Total income	$ 3,834,141.62

DISBURSEMENTS.

Losses paid during the year	$ 1,457,941.42
Investigation and adjustment of claims	512,604.93
Commission or brokerage	897,183.10
Salaries, fees and all other charges of officers, clerks, agents and employes	338,157.44
Rents	34,746.63
All other taxes, licenses and insurance department fees	68,361.94
Legal expenses, advertising, printing and stationery	35,542.12
Postage, telegraph, telephone, express, furniture and fixtures	28,206.87
Stockholders for interest or dividends	45,000.00
All other disbursements	104,704.48
Agents' balances charged off	318.25
Decrease in book value of ledger assets	15,700.00
Total disbursements	$ 3,538,467.18

LEDGER ASSETS.

Unadjusted premiums	$ 128,261.83
Mortgage loans on real estate	338,000.00
Loans on collateral security	26,883.42
Book value of bonds and stocks	1,549,901.03
Cash on hand and in bank	666,218.52
Premiums in course of collection	899,142.43
Bills receivable	6,720.32
Other ledger assets	96,983.10
Total ledger assets	$ 3,712,110.65

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 25,590.30
Market value of real estate, bonds and stocks over book value	$ 25,590.30
Other non-ledger assets	18,961.17
Gross assets	$ 3,756,662.12

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 6,720.32	
Market value of special deposits in excess of liabilities	18,495.10	
Gross premiums in course of collection	75,308.65	
		$ 100,524.07
Total admitted assets		$ 3,656,138.05

LIABILITIES.

Net amount of unpaid losses	$ 1,500,793.82
Total unearned premiums	1,174,845.88
Commission and brokerage	140,622.08
Salaries, rents, bills, etc	4,038.23
State, county and municipal taxes	38,746.99
Estimated expenses of investigation and adjustment of unpaid claims	10,000.00
Re-insurance premiums	23,483.84
Total liabilities	$ 2,892,530.84

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 356,490.29
Total losses paid during the year	136,286.98

EDWARD L. HEARN, President.
JOHN L. JENKINS, Secretary.

Subscribed and sworn to before me this 1st day of March, 1916.
JAMES H. HUGHES, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Continental Casualty Company of Hammond, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 300,000.00

INCOME.

Premiums received during the year	$ 2,763,072.18
Policy fees required or represented by application	80,192.00
Interest, rents and dividends	48,309.06
Borrowed money	30,000.00
From agents' balances previously charged off	1,426.89
Increase in book value of ledger assets	25,441.09
Total income	$ 2,948,441.22

DISBURSEMENTS.

Losses paid during the year	$ 1,196,200.77
Investigation and adjustment of claims	30,970.63
Policy fees retained by agents	80,192.00
Commission or brokerage	723,472.06
Salaries, fees and all other charges of officers, clerks, agents and employes	493,222.02
Rents	39,101.49
Repairs, expenses and taxes on real estate	176.40
All other taxes, licenses and insurance department fees	87,191.97
Legal expenses, advertising, printing and stationery	70,847.65
Postage, telegraph, telephone, express, furniture and fixtures	19,153.63
Stockholders for interest or dividends	60,000.00
All other disbursements	22,011.63
Agents' balances charged off	5,149.97
Borrowed money repaid	30,000.00
Decrease in book value of ledger assets	68.82
Interest on borrowed money	619.33
Total disbursements	$ 2,858,377.3[illegible]

LEDGER ASSETS.

Book value of real estate	$ 60,000.00
Mortgage loans on real estate	460,500.00
Loans on collateral security	480.00
Book value of bonds and stocks	604,211.48

Cash on hand and in bank	125,028.90
Premiums in course of collection	751,103.79
Bills receivable	3,205.90
Other ledger assets	251,923.94
Total ledger assets	$ 2,256,454.01

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 12,569.20
Gross assets	$ 2,269,023.21

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	$ 53,356.17	
Bills receivable	3,205.90	
Furniture, fixtures	85,116.68	
Gross premiums in course of collection	3,934.30	
Book value of real estate, bonds and stocks over market value	22,490.95	
		$ 168,104.00
Total admitted assets		$ 2,100,919.21

LIABILITIES.

Net amount of unpaid losses	$ 188,990.92
Total unearned premiums	964,519.42
Commission and brokerage	131,258.00
Salaries, rents, bills, etc	11,069.81
State, county and municipal taxes	30,000.00
Estimated expenses of investigation and adjustment of unpaid claims	1,000.00
Re-insurance premiums	5,368.78
Other liabilities	168,712.28
Other liabilities	$ 1,500,919.21

BUSINESS IN ILLINOIS.

Total premiums reeived during the year	$ 336,191.95
Total losses paid during the year	104,393.15

H. G. B. ALEXANDER, President.
W. H. BETTS, Secretary.

Subscribed and sworn to before me this 15th day of January, 1916.
H. S. A. HOWE, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Equitable Accident Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 91,854.50
Policy fees required or represented by application	11,816.00
Interest, rents and dividends	6,815.53
From other sources	83.38
Profit on sale or maturity of ledger assets	79.90
Total income	$ 110,649.31

DISBURSEMENTS.

Losses paid during the year	$ 34,203.44
Investigation and adjustment of claims	549.02
Policy fees retained by agents	11,816.00
Commission or brokerage	21,689.26
Salaries, fees, and all other charges of officers, clerks, agents and employes	19,613.41
Rents	2,794.00
All other taxes, licenses and insurance department fees	2,390.30
Legal expenses, advertising, printing and stationery	7,560.83
Postage, telegraph, telephone, express, furniture and fixtures	3,161.48
Stockholders for interest or dividends	6,000.00
All other disbursements	1,625.20
Loss on sale or maturity of ledger assets	41.25
Decrease in book value of ledger assets	56.60
Total disbursements	$ 111,500.79

LEDGER ASSETS.

Mortgage loans on real estate	$ 4,000.00
Book value of bonds and stocks	157,708.25
Cash on hand and in bank	6,966.34
Total ledger assets	$ 168,674.59

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,096.56
Gross assets	$ 170,771.15

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 2,480.75
Total admitted assets	$ 168,290.40

LIABILITIES.

Net amount of unpaid losses	$ 9,105.81
Total unearned premiums	5,996.24
Salaries, rents, bills, etc	934.15
State, county and municipal taxes	1,596.75
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Re-insurance premiums	10.63
Other liabilities	3,200.06
Total liabilities	$ 21,343.64

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 488.46
Total losses paid during the year	104.91

ALBERT C. SMITH, President.
DAVID MONTAGUE, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.
SAMUEL J. LAWSON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Federal Casualty Company of Detroit, in the State of Michigan, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 336,393.21
Policy fees required or represented by application	40,338.00
Interest, rents and dividends	21,917.17
Profit on sale or maturity of ledger assets	9,111.88
Increase in book value of ledger assets	50.00
Total income	$ 407,810.26

DISBURSEMENTS.

Losses paid during the year	$ 133,701.65
Policy fees retained by agents, estimated	40,328.05
Commission or brokerage	79,583.83
Salaries, fees, and all other charges of officers, clerks, agents and employes	58,836.71
Rents	5,293.92
Repairs, expenses and taxes on real estate	2,681.76
All other taxes, licenses and insurance department fees	8,878.93
Legal expenses, advertising, printing and stationery	4,683.93
Postage, telegraph, telephone, express, furniture and fixtures	3,667.76
Stockholders for interest or dividends	50,000.00
All other disbursements	3,621.89
Agents' balances charged off	1,177.59
Loss on sale or maturity of ledger assets	13,378.33
Decrease in book value of ledger assets	375.00
Total disbursements	$ 406,209.35

LEDGER ASSETS.

Book value of real estate	$ 99,109.98
Mortgage loans on real estate	16,000.00
Book value on bonds and stocks	303,393.75
Cash on hand and in bank	4,771.91
Total ledger assets	$ 423,275.64

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 6,441.38
Gross assets	$ 429,717.02

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 14,728.75
Total admitted assets	$ 414,988.27

LIABILITIES.

Net amount of unpaid losses, estimated	$ 20,796.44
Commission and brokerage	2,500.00
Salaries, rents, bills, etc	500.00
State, county and municipal taxes	6,500.00
Interest due or accrued	2,000.00
Other liabilities	13,617.54
Total liabilities	$ 45,913.98

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 22,607.62
Total losses paid during the year	10,236.90

V. D. CLIFF, President.
L. E. DALY, Secretary.

Subscribed and sworn to before me this 14th day of February, 1916.
ANDREW LLOYD GLOTFELLER, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Fidelity and Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	8,581,544.36
Interest, rents and dividends	539,677.91
From other sources	159,345.52
From agents' balances previously charged off	278.44
Profit on sale or maturity of ledger assets	2,923.25
Total income	$ 9,283,769.48

DISBURSEMENTS.

Losses paid during the year	$ 3,579,063.44
Investigation and adjustment of claims	631,355.93
Commission or brokerage	2,161,569.59
Salaries, fees, and all other charges of officers, clerks, agents and employes	1,319,541.15
Rents	83,932.67
Repairs, expenses and taxes on real estate	74,883.29
All other taxes, licenses and insurance department fees	219,905.24
Legal expenses, advertising, printing and stationery	91,046.09
Postage, telegraph, telephone, express, furniture and fixtures	41,740.12
Stockholders for interest or dividends	200,000.00
All other disbursements	160,719.67
Agents' balances charged off	2,893.53
Loss on sale or maturity of ledger assets	37,917.11
Decrease in book value of ledger assets	50,000.00
Total disbursements	$ 8,654,567.83

LEDGER ASSETS.

Book value of real estate	$ 1,318,833.45
Book value of bonds and stocks	9,563,368.94
Cash on hand in bank	389,855.26
Premiums in course of collection	1,783,511.12
Other ledger assets	232,029.55
Total ledger assets	$13,287,598.32

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 96,787.26
Other non-ledger assets	13,955.06
Gross assets	$13,398,340.64

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default	$ 7,500.00	
Gross premiums in course of collection	341,331.80	
Book value of real estate, bonds and stocks over market value	296,792.77	
Market value of special deposits in excess of liabilities	26,315.43	
		$ 671,940.00
Total admitted assets		$12,726,400.64

LIABILITIES.

Net amount of unpaid losses	$ 2,968,015.79
Total unearned premiums	4,831,630.71
Commission and brokerage	368,390.80
Salaries, rents, bills, etc.	9,536.62
State, county and municipal taxes	139,310.18
Estimated expenses of investigation and adjustment of unpaid claims	40,000.00
Re-insurance premiums	49,984.94
Other liabilities	919,989.99
Total liabilities	$ 9,326,859.03

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 983,228.65
Total losses paid during the year	409,407.55

ROBERT J. AILLAS, President.
THEODORE E. GATY, Secretary.

Subscribed and sworn to before me this 16th day of ———, 1916.
C. E. SLATTERY, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Fidelity and Deposit Company of Baltimore, in the State of Maryland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 3,000,000.00

INCOME.

Premiums received during the year	$ 6,787,754.34
Interest, rents and dividends	510,631.63
From other sources	50,260.43
From agent's balances previously charged off	472.06
Profit on sale or maturity of ledger assets	6.886.88
Increase in book value of ledger assets	103,111.34
Total income	$ 7,459,116.68

DISBURSEMENTS.

Losses paid during the year	$ 2,495,517.49
Investigation and adjustment of claims	411,913.77
Commission or brokerage	1,638,790.77
Salaries, fees, and all other charges of officers, clerks, agents and employes	1,262,876.76
Rents	73,645.79
Repairs, expenses and taxes on real estate	93,219.31
All other taxes, licenses and insurance department fees	266,046.00
Legal expenses, advertising, printing and stationery	128,726.02
Postage, telegraph, telephone, express, furniture and fixtures	54,901.07
Stockholders for interest or dividends	480,000.00
All other disbursements	428,369.97
Agents' balances charged off	3,150.62
Loss on sale or maturity of ledger assets	1,953.26
Decrease in book value of ledger assets	83,251.05
Total disbursements	$ 7,422,361.88

LEDGER ASSETS.

Book value of real estate	$ 2,658,776.15
Mortgage loans on real estate	268,977.34
Book value of bonds and stocks	6,081,223.75
Cash on hand and in bank	1,318,372.20
Premiums in course of collection	1,866,369.05
Other ledger assets	87,807.29
Total ledger assets	$12,281,525.78

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 963.92
Gross assets	$12,282,489.70

DEDUCT ASSETS NOT ADMITTED.

Gross premium in course of collection	$675,395.29	
Market value of special deposits in excess of liabilities	373,854.48	
		$ 949,249.77
Total admitted assets		$11,233,239.93

LIABILITIES.

Net amount of unpaid losses	$ 2,182,954.03
Total unearned premiums	3,297,543.54
Commission and brokerage	199,443.36
Salaries, rents, bills, etc.	20,000.00
State, county and municipal taxes	110,000.00
Return and re-insurance premiums	243,823.45
Estimated expenses of investigation and adjustment of unpaid claims	39,429.78
Other liabilities	346,947.70
Total liabilities	$ 6,440,141.86

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 423,276.00
Total losses paid during the year	171,112.15

FRED S. AXTELL, Vice-President.
THOMAS L. BERRY, Asst. Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
WILLIAM M. REINHARDT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the General Indemnity Corporation of America of Rochester, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 71,352.18
Interest, rents and dividends	13,410.52
Profit on sale or maturity of ledger assets	550.24
Total income	$ 85,312.94

DISBURSEMENTS.

Salaries, fees and all other charges of officers, clerks, agents and employes	$ 5,015.13
Rents	60.00
All other taxes, licenses and insurance department fees	1,785.13
Legal expenses, advertising, printing and stationery	1,290.51
Postage, Telegraph, telephone, express, furniture and fixtures	326.70
All other disbursements	653.61
Total disbursements	$ 9,131.08

LEDGER ASSETS.

Book value of bonds and stocks	$ 341,120.01
Cash on hand and in bank	35,771.98
Premiums in course of collection	3,416.29
Total ledger assets	$ 380,308.28

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,886.80
Gross assets	$ 385,195.08

LIABILITIES.

Total unearned premiums	$ 57,654.23
State, county and municipal taxes	1,308.71
Total liabilities	$ 58,962.94

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 4,231.48

W. ROY MCCANNE, Vice-President.
RALPH M. BARSTOW, Secretary.

Subscribed and sworn to before me this 11th day of February, 1916.
F. P. REICHERT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Georgia Casualty Company of Macon, in the State of Georgia, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 300,540.00

INCOME.

Premiums received during the year	$ 1,112,686.83
Interest, rents and dividends	48,631.72
Total income	$ 1,161,318.55

DISBURSEMENTS.

Losses paid during the year	$ 332,936.16
Investigation and adjustment of claims	77,548.22
Commission or brokerage	255,797.56
Salaries, fees and all other charges of officers, clerks, agents and employes	56,981.09
Rents	3,484.50
Repairs, expenses and taxes on real estate	21,081.37
All other taxes, licenses and insurance department fees	20,941.80
Legal expenses, advertising, printing and stationery	20,110.69
Postage, telegraph, telephone, express, furniture and fixtures	7,920.49
Stockholders for interest or dividends	18,032.40
All other disbursements	16,020.82
Agents' balances charged off	2,601.05
Loss on sale or maturity of ledger assets	3,122.50
Total disbursements	$ 836,578.65

LEDGER ASSETS.

Book value of real estate	$ 375,000.00
Mortgage loans on real estate	174,705.00
Loans on collateral security	6,491.17
Book value of bonds and stocks	230,316.76
Cash on hand and in bank	159,409.71
Premiums in course of collection	328,546.41
Bills receivable	17,171.16
Other ledger assets	39,286.34
Total ledger assets	$ 1,330,926.55

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 11,084.36
Other non-ledger assets	1,714.00
Gross assets	$ 1,343,724.91

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 19,921.16	
Agents' balance	5,991.49	
Printing plant	3,859.09	
Gross premiums in course of collection	7,101.82	
Book value of real estate, bonds and stocks over market value	81,193.37	
		118,066.93
Total admitted assets		$ 1,225,657.98

LIABILITIES.

Net amount of unpaid losses	$ 239,992.14
Total unearned premiums	436,385.81
Commission and brokerage	81,651.43
Salaries, rents, bills, etc.	1,250.00
State, county and municipal taxes	10,000.00
Return and re-insurance premiums	241.00
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Other liabilities	5,100.00
Total liabilities	$ 775,120.38

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 148,351.39
Total losses paid during the year	9,645.59

W. E. SMALL, President.
E. P. AMERINE, Secretary.

Subscribed and sworn to before me this 2nd day of March, 1916.
J. C. MORTON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Globe Indemnity Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 750,000.00

INCOME.

Premiums received during the year	$ 3,759,929.51
Interest, rents and dividends	143,188.99
Profit on sale or maturity of ledger assets	8,447.10
Increase in book value of ledger assets	2,712.84
Total income	$ 3,914,278.44

DISBURSEMENTS.

Losses paid during the year	$ 1,339,507.07
Investigation and adjustment of claims	269,769.18
Commission or brokerage	773,524.09
Salaries, fees and all other charges of officers, clerks, agents and employes	524,024.63
Rents	19,502.12
All other taxes, licenses and insurance department fees	83,938.07
Legal expenses, advertising, printing and stationery	29,004.84
Postage, telegraph, telephone, express, furniture and fixtures	24,979.04
All other disbursements	23,685.51
Loss on sale or maturity of ledger assets	1,500.00
Decrease in book value of ledger assets	1,345.49
Total disbursements	$ 3,090,780.04

LEDGER ASSETS.

Book value of bonds and stocks	$ 3,497,620.35
Cash on hand and in bank	523,049.13
Premiums in course of collection	754,772.82
Other ledger assets	81,141.99
Total ledger assets	$ 4,856,584.29

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 39,439.16
Other non-ledger assets	10,000.00
Gross assets	$ 4,906,023.45

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 55,220.42	
Book value of real estate, bonds and stocks over market value	71,148.74	
Market value of special deposits in excess liabilities	130,128.91	
		256,498.07
Total admitted assets		$ 4,649,525.38

LIABILITIES.

Net amount of unpaid losses	$ 1,101,294.72
Total unearned premiums	1,790,968.79
Commission and brokerage	151,171.19
Salaries, rents, bills, etc.	10,000.00
State, county and municipal taxes	65,000.00
Return and re-insurance premiums	12,910.59
Estimated expenses of investigation and adjustment of unpaid claims	9,425.00
Other liabilities	253,309.74
Total liabilities	$ 3,394,080.03

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 268,137.50
Total losses paid during the year	110,277.00

HENRY W. EATON, President.
A. DUNCAN REID, Secretary.

Subscribed and sworn to before me this 17th day of February, 1916.
T. J. SAVAGE, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Great Eastern Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 250,000.00

INCOME.

Premiums received during the year	$ 952,528.56
Policy fees required or represented by application	12,394.17
Interest, rents and dividends	37,239.60
Profit on sale or maturity of ledger assets	2,381.25
Total income	$ 1,004,543.58

DISBURSEMENTS.

Losses paid during the year	$ 401,139.06
Investigation and adjustment of claims	15,204.53
Policy fees retained by agents	12,394.17
Commission or brokerage	385,105.88
Salaries, fees and all other charges of officers, clerks, agents and employes	101,038.95
Rents	7,999.93
All other taxes, licenses and insurance department fees	22,223.15
Legal expenses, advertising, printing and stationery	13,424.04
Postage, telegraph, telephone, express, furniture and fixtures	9,109.20
Stockholders for interest or dividends	20,000.00
All other disbursements	13,825.63
Agents' balances charged off	2,063.65
Total disbursements	$ 1,003,528.19

LEDGER ASSETS.

Mortgage loans on real estate	$ 185,500.00
Book value of bonds and stocks	704,072.37
Cash on hand and in bank	68,526.92
Premiums in course of collection	120,689.69
Total ledger assets	$ 1,078,788.98

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 9,495.59
Gross assets	$ 1,088,284.57

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$12,244.50	
Book value of real estate, bonds and stocks over market value	28,876.37	
		41,120.87
Total admitted assets		$ 1,047,163.70

LIABILITIES.

Net amount of unpaid losses	$ 69,318.22
Total unearned premiums	382,934.83
Commission and brokerage	37,240.52
Salaries, rents, bills, etc.	1,456.13
State, county and municipal taxes	17,660.26
Estimated expenses of investigation and adjustment of unpaid claims	4,352.50
Re-insurance premiums	3,349.53
Other liabilities	2,911.32
Total liabilities	$ 519,223.31

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 35,970.31
Total losses paid during the year	18,780.96

LOUIS H. FIBEL, President.
THOMAS H. DARLING, Secretary.

Subscribed and sworn to before me this 15th day of February, 1916.
CAROLINE D. PLAGE, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Great Western Accident Insurance Company of Des Moines, in the State of Iowa, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 425,297.09
Policy fees required or represented by application	19,047.57
Interest, rents and dividends	11,164.03
From other sources	59.98
Total income	$ 455,568.67

DISBURSEMENTS.

Losses paid during the year	$ 126,713.08
Investigation and adjustment of claims	3,670.98
Commission or brokerage	105,741.07
Salaries, fees and all other charges of officers, clerks, agents and employes	73,302.00
Rents	5,879.51
All other taxes, licenses and insurance department fees	3,969.87
Legal expenses, advertising, printing and stationery	10,657.66
Postage, telegraph, telephone, express, furniture and fixtures	7,570.88
Stockholders for interest or dividends	10,000.00
All other disbursements	10,158.78
Agents' balances charged off	3,246.10
Premiums in course of collection	52,221.75
Total disbursements	$ 413,131.68

LEDGER ASSETS.

Mortgage loans on real estate	$ 144,500.00
Book value of bonds and stocks	63,171.31
Cash on hand and in bank	67,561.35
Premiums in course of collection	53,712.24
Bills receivable	5,012.62
Other ledger assets	5,084.76
Total ledger assets	$ 339,042.28

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 6,422.52
Gross assets	$ 345,464.80

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 5,012.62	
Agents' balance	5,058.64	
Gross premiums in course of collection	27,893.47	
		37,964.73
Total admitted assets		$ 307,500.07

LIABILITIES.

Net amount of unpaid losses	$ 25,412.85
Total unearned premiums	103,163.60
Commission and brokerage	1,732.50
Salaries, rents, bills, etc.	1,904.69
State, county and municipal taxes	2,800.00
Estimated expenses of investigation and adjustment of unpaid claims	1,270.64
Re-insurance premiums	94.65
Other liabilities	1,933.68
Total liabilities	$ 138,312.61

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 577.09
Total losses paid during the year	63.83

H. B. HAWLEY, President.
R. D. EMERY, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.
VERGIL E. NUTT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Hartford Accident and Indemnity Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 800,000.00

INCOME.

Premiums received during the year	2,362,659.45
Interest, rents and dividends	78,968.30
Profit on sale or maturity of ledger assets	1,651.12
Total Income	$ 2,443,278.87

DISBURSEMENTS.

Losses paid during the year	$ 525,757.30
Investigation and adjustment of claims	120,791.97
Commission or brokerage	411,106.45
Salaries, fees and all other charges of officers, clerks, agents and employes	327,235.73
Rents	26,519.82
All other taxes, licenses and insurance department fees	47,407.05
Legal expenses, advertising, printing and stationery	52,142.35
Postage, telegraph, telephone, express, furniture and fixtures	39,089.42
All other disbursements	18,524.62
Agents' balances charged off	108.89
Loss on sale or maturity of ledger assets	220.00
Total disbursements	$ 1,568,903.60

LEDGER ASSETS.

Mortgage loans on real estate	$ 190,000.00
Book value of bonds and stocks	1,583,012.11
Cash on hand and in bank	577,875.39
Premiums in course of collection	575,881.08
Bills receivable	4,135.33
Other ledger assets	26,689.68
Total ledger assets	$ 2,957,593.59

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 26,300.82
Market value of real estate, bonds and stocks over book value	9,087.89
Gross assets	$ 2,992,982.30

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 4,135.33
Market value of special	

deposits in excess of liabilities	8,345.69	
Gross premiums in course of collection	23,970.05	
Book value of real estate, bonds and stocks over market value	3,086.08	
		39,537.15
Total admitted assets		$ 2,953,445.15

LIABILITIES.

Net amount of unpaid losses	$ 305,581.14
Total unearned premiums	1,118,091.24
Commission and brokerage	122,766.81
Salaries, rents, bills, etc.	3,328.55
State, county and municipal taxes	29,984.00
Estimated expenses of investigation and adjustment of unpaid claims	2,700.00
Other liabilities	200,000.00
Total liabilities	$ 1,782,451.74

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 400,628.85
Total losses paid during the year	86,031.04

NORMAN R. MOROY, Vice-President.
JAMES L. KEARNEY, Secretary.

Subscribed and sworn to before me this 11th day of February, 1916.
R. H. DEXTER, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Hartford Steam Boiler Inspection and Insurance Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 1,713,486.72
Inspections	39,458.42
Interest, rents and dividends	258,749.16
Profit on sale or maturity of ledger assets	9,146.55
Total income	$ 2,020,840.85

DISBURSEMENTS.

Losses paid during the year	$ 80,428.53
Investigation and adjustment of claims	530.96
Commission or brokerage	246,757.11
Salaries, fees and all other charges of officers, clerks, agents and employes	938,386.62
Rents	11,000.00
Repairs, expenses and taxes on real estate	8,227.84
All other taxes, licenses and insurance department fees	88,061.43
Legal expenses, advertising, printing and stationery	20,853.02
Postage, telegraph, telephone, express, furniture and fixtures	25,527.85
Stockholders for interest or dividends	1,120,000.00
All other disbursements	2,666.16
Loss on sale or maturity of ledger assets	751.66
Total disbursements	$ 2,543,191.18

LEDGER ASSETS.

Book value of real estate	$ 90,000.00
Mortgage loans on real estate	1,448,245.00
Book value of bonds and stocks	4,134,505.91
Cash on hand and in bank	169,588.94
Premiums in course of collection	467,157.62
Other ledger assets	45,518.43
Total ledger assets	$ 6,355,015.90

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 92,778.26
Gross assets	$ 6,447,794.16

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 41,619.80	
Gross premiums in course of collection	45,651.53	
Book value of real estate bonds and stocks over market value	126,106.51	
		213,377.84
Total admitted assets		$ 6,234,416.32

LIABILITIES.

Net amount of unpaid losses	$ 33,988.00
Total unearned premiums	2,473,007.92
Commission and brokerage	84,301.22
Salaries, rents, bills, etc.	1,400.00
State, county and municipal taxes	50,000.00
Other liabilities	20,965,76
Total liabilities	$ 2,663,662.90

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 106,873.38
Total losses paid during the year	4,495.68

L. B. BRAINERD, President.
CHARLES S. BLAKE, Secretary.

Subscribed and sworn to before me this 29th day of January, 1916.
L. F. MIDDLEBROOK, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Indiana and Ohio Live Stock Insurance Company of Crawfordsville, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 259,545.09
Interest, rents and dividends	18,807.95
From agents' balances previously charged off	74.35
Profit on sale or maturity of ledger assets	101.27
Total income	$ 278,528.66

DISBURSEMENTS.

Losses paid during the year	$ 124,802.27
Investigation and adjustment of claims	631.23
Commission or brokerage	68,402.19
Salaries, fees and all other charges of officers, clerks, agents and employes	28,798.88
Rents	1,200.00
All other taxes, licenses and insurance department fees	14,190.08
Legal expenses, advertising, printing and stationery	10,574.34
Postage, telegraph, telephone, express, furniture and fixtures	4,798.83
Stockholders for interest or dividends	24,000.00
All other disbursements	561.37
Agents' balances charged off	876.76
Loss on sale or maturity of ledger assets	25.59
Decrease in book value of ledger assets	259.00
Total disbursements	$ 279,120.54

LEDGER ASSETS.

Mortgage loans on real estate	$ 191,400.00
Book value of bonds and stocks	155,989.00
Cash on hand and in bank	24,082.11
Premiums in course of collection	36,336.34
Total ledger assets	$ 407,807.45

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,258.78
Gross assets	$ 412,066.23

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 1,868.39	
Book value of real estate, bonds and stocks over market value	3,199.00	
		5,067.39
Total admitted assets		$ 406,998.84

LIABILITIES.

Net amount of unpaid losses	$ 10,249.66
Total unearned premiums	121,839.88
Commission and brokerage	1,269.76
Salaries, rents, bills, etc.	1,162.85
State, county and municipal taxes	7,000.00
Total liabilities	$ 141,522.15

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 43,170.52
Total losses paid during the year	23,558.35

BENJAMIN CRANE, President.
FRANK M. BOYD, Secretary.

Subscribed and sworn to before me this 17th day of February, 1916.
JUSTIN J. MOLONY, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Inter-Ocean Casualty Company of Indianapolis, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 253,730.71
Policy fees required or represented by application	9.75
Borrowed money	7,000.00
Interest, rents and dividends	6,927.85
From other sources	246.90
Total income	$ 267,915.21

DISBURSEMENTS.

Losses paid during the year	$ 113,220.77
Investigation and adjustment of claims	548.18
Interest on borrowed money	357.67
Commission or brokerage	90,678.24
Salaries, fees and all other charges of officers, clerks, agents and employes	21,174.20
Rents	1,820.00
Borrowed money repaid	7,000.00
All other taxes, licenses and insurance department fees	7,227.73
Legal expenses, advertising, printing and stationery	7,233.90
Postage, telegraph, telephone, express, furniture and fixtures	3,572.57
Stockholders for interest or dividends	12,000.00
All other disbursements	1,989.03
Total disbursements	$ 266,822.29

LEDGER ASSETS.

Mortgage loans on real estate	$ 138,000.00
Book value of bonds and stocks	300.00
Cash on hand and in bank	1,153.61
Bills receivable	30.50
Other ledger assets	3,383.99
Total ledger assets	$ 142,868.10

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 952.47
Gross assets	$ 143,820.57

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 30.50	
Furniture, fixtures	2,802.33	
Loans on personal security	581.66	
		3,414.49
Total admitted assets		$ 140,406.08

LIABILITIES.

Net amount of unpaid losses	$ 10,000.00
Total unearned premiums	4,802.70
Salaries, rents, bills, etc.	487.30
State, county and municipal taxes	6,351.16
Estimated expenses of investigation and adjustment of unpaid claims	50.00
Re-insurance premiums	296.43
Other liabilities	2,609.28
Total liabilities	$ 24,596.87

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 76,534.09
Total losses paid during the year	28,037.87

W. H. NORTHCOTT, President.
W. S. ALPAUGH, Secretary.

Subscribed and sworn to before me this 28th day of February, 1916.
HARRY J. BENNETT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Iowa State Live Stock Insurance Company of Des Moines, in the State of Iowa, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 117,568.65
Interest, rents and dividends	3,498.37
From other sources	70,537.93
Total income	$ 191,604.95

DISBURSEMENTS.

Losses paid during the year	$ 37,161.00
Commission or brokerage	53,279.34
Salaries, fees and all other charges of officers, clerks, agents and employes	11,617.35
Rents	998.00
Legal expenses, advertising, printing and stationery	5,814.05
Postage, telegraph, telephone, express	1,947.48
All other disbursements	1,097.08
Agents' balances charged off	24.60
Total disbursements	$ 111,938.90

LEDGER ASSETS.

Mortgage loans on real estate	$ 139,975.00
Loans on collateral security	2,500.00
Book value of bonds and stocks	8,008.36
Cash on hand and in bank	116,623.81
Premiums in course of collection	4,072.02
Bills receivable	3,607.52
Other ledger assets	4,879.34
Total ledger assets	$ 279,666.05

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,595.52
Gross assets	$ 284,261.57

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures	$ 4,879.34	
Loans on personal security	1,299.68	
		6,179.02
Total admitted assets		$ 278,082.55

LIABILITIES.

Net amount of unpaid losses	$ 5,122.50
Total unearned premiums	32,809.72
Salaries, rents, bills, etc.	1,596.00
Total liabilities	$ 39,528.22

J. F. Gibson, President.
S. A. Court, Secretary.

Subscribed and sworn to before me this 23rd day of February, 1916.

[SEAL] Wray Berthof, Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Kentucky Live Stock Insurance Company of Louisville, in the State of Kentucky, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 219,180.00

INCOME.

Premiums received during the year	$ 28,429.54
Interest, rents and dividends	14,385.49
From other sources	59.16
Borrowed money	1,000.00
Profit on sale or maturity of ledger assets	1,207.50
Total income	$ 45,081.69

DISBURSEMENTS.

Losses paid during the year	$ 16,989.88
Investigation and adjustment of claims	995.13
Incumbrance of $40,000 on real estate; Interest on borrowed money	2,250.55
Commission or brokerage	6,458.67
Salaries, fees and all other charges of officers, clerks, agents and employes	9,835.29
Rents	900.00
Repairs, expenses and taxes on real estate	3,488.94
All other taxes, licenses and insurance department fees	2,745.76
Legal expenses, advertising, printing and stationery	3,527.63
Postage, telegraph, telephone, express, furniture and fixtures	1,343.40
Borrowed money repaid	1,000.00
All other disbursements	7,005.54
Agents' balances charged off	1,292.34
Loss on sale or maturity of ledger assets	1,897.50
Total disbursements	$ 59,730.63

LEDGER ASSETS.

Book value of real estate	$ 114,000.00
Mortgage loans on real estate	13,100.00
Book value of bonds and stocks	104,846.69
Cash on hand and in bank	3,027.08
Premiums in course of collection	3,255.94
Other ledger assets	2,765.36
Total ledger assets	$ 240,995.07

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,743.36
Gross assets	$ 243,738.43

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures	$ 2,765.36	
Gross premiums in course of collection	28.00	
		2,793.36
Total admitted assets		$ 240,945.07

LIABILITIES.

Net amount of unpaid losses	$ 263.80
Total unearned premiums	12,215.78
Commission and brokerage	503.14
Total liabilities	$ 12,982.72

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 1,621.46
Total losses paid during the year	390.00

J. W. Newman, President.
E. L. Whitehead, Secretary.

Subscribed and sworn to before me this 5th day of February, 1916.

Anna Lee Raleigh, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Lloyds Plate Glass Insurance Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 250,000.00

INCOME.

Premiums received during the year	$ 562,073.62
Interest, rents and dividends	46,765.11
From other sources	151.80
Total income	$ 608,990.53

DISBURSEMENTS.

Losses paid during the year	$ 197,081.29
Policy fees retained by agents	
Commission or brokerage	190,195.46
Salaries, fees and all other charges of officers, clerks, agents and employes	86,781.13
Rents	12,339.20
Repairs, expenses and taxes on real estate	12,924.26
All other taxes, licenses and insurance department fees	21,048.33
Legal expenses, advertising, printing and stationery	9,856.51
Postage, telegraph, telephone, express, furniture and fixtures	5,478.62
Stockholders for interest or dividends	50,000.00
All other disbursements	7,605.05
Agents' balances charged off	3.84
Loss on sale or maturity of ledger assets	1,850.05
Total disbursements	$ 595,163.74

LEDGER ASSETS.

Book value of real estate	$ 255,763.18
Mortgage loans on real estate	78,000.00
Book value of bonds and stocks	553,992.53
Cash on hand and in bank	28,921.79
Premiums in course of collection	90,076.42
Total ledger assets	$ 1,006,753.92

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,699.48
Market value of real estate, bonds and stocks over book value	19,236.82
Other non-ledger assets	6,301.54
Gross assets	$ 1,036,991.76

DEDUCT ASSETS NOT ADMITTED.

Salvage glass on hand	$ 6,156.54	
Market value of special deposits in excess of liabilities	24,910.81	
Gross premiums in course of collection	2,532.86	
Book value of real estate bonds and stocks over market value	52,009.66	
Sundry Accounts	145.00	
		85,754.87
Total admitted assets		$ 951,236.89

LIABILITIES.

Net amount of unpaid losses	$ 36,447.41
Total unearned premiums	295,930.73
Commission and brokerage	29,764.81
State, county and municipal taxes	12,000.00
Return premiums	418.09
Other liabilities	482.31
Total liabilities	$ 375,043.35

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 56,198.14
Total losses paid during the year	22,776.69

William T. Woods, President.
Charles E. W. Chambers, Secretary.

Subscribed and sworn to before me this 22nd day of January, 1916.

William L. Lindsay, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the London and Lancashire Indemnity Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 750,000.00

INCOME.

Premiums received during the year	$ 1,057,035.59
Interest, rents and dividends	51,308.83
From other sources	750,000.00
Total income	$ 1,858,344.42

DISBURSEMENTS.

Losses paid during the year	$ 51,865.55
Investigation and adjustment of claims	29,379.06
Commission or brokerage	173,703.01
Salaries, fees and all other charges of officers, clerks, agents and employes	116,796.26
Rents	6,666.27
Repairs, expenses and taxes on real estate	
All other taxes, licenses and insurance department fees	21,448.58
Legal expenses, advertising, printing and stationery	41,954.17
Postage, telegraph, telephone, express, furniture and fixtures	16,539.63
All other disbursements	2,799.18
Total disbursements	$ 461,151.71

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,536,165.79
Cash on hand and in bank	312,447.62
Premiums in course of collection	297,994.65
Other ledger assets	584.65
Total ledger assets	$ 2,147,192.71

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 11,838.76
Market value of real estate, bonds and stocks over book value	168,944.21
Other non-ledger assets	2,077.63
Gross assets	$ 2,330,053.31

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$13,383.84	
Book value of real estate, bonds and stocks over market value	584.65	
		13,968.49
Total admitted assets		$2,316,084.82

LIABILITIES.

Net amount of unpaid losses	$ 263,463.77
Total unearned premiums	652,489.54
Commission and brokerage	68,050.02
Salaries, rents, bills, etc.	15,456.34
State, county and municipal taxes	25,687.53
Estimated expenses of investigation and adjustment of unpaid claims	4,780.65
Return and re-insurance premiums	10,968.89
Total liabilities	$ 1,040,896.74

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 128,539.39
Total losses paid during the year	6,179.85

A. G. McIlwaine, Jr., President.
George C. Howie, Secretary.

Subscribed and sworn to before me this 8th day of February, 1916.
J. Perez Peiints, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Loyal Protective Insurance Company of Boston in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	567,493.44
Policy fees required or represented by application	48,985.00
Interest, rents and dividends	18,083.96
From other sources	120.84
From agents' balances previously charged off	313.70
Profit on sale or maturity of ledger assets	1,250.00
Total income	$ 636,246.94

DISBURSEMENTS.

Losses paid during the year	$ 331,946.95
Investigation and adjustment of claims	2,557.22
Policy fees retained by agents	48,702.00
Commission or brokerage	53,001.55
Salaries, fees and all other charges of officers, clerks, agents and employes	93,990.15
Rents	7,438.39
Repairs, expenses and taxes on real estate	739.66
All other taxes, licenses and insurance department fees	14,785.08
Legal expenses, advertising, printing and stationery	16,820.11
Postage, telegraph, telephone, express, furniture and fixtures	14,913.72
Stockholders for interest or dividends	10,000.00
Agents' balances charged off	7,479.76
Borrowed money repaid	652.85
Decrease in book value of ledger assets	751.00
Total disbursements	$ 603,778.44

LEDGER ASSETS.

Book value of bonds and stocks	$ 406,170.53
Cash on hand and in bank	100,539.52
Total ledger assets	$ 506,710.05

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 5,666.65
Gross assets	$ 512,376.70

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 752.01	
Book value of real estate, bonds and stocks over market value	9,860.53	
		10,612.54
Total admitted assets		$ 501,764.16

LIABILITIES.

Net amount of unpaid losses	$ 118,000.00
Total unearned premiums	105,916.33
Salaries, rents, bills, etc.	1,500.00
State, county and municipal taxes	11,000.00
Estimated expenses of investigation and adjustment of unpaid claims	305.86
Total liabilities	$ 236,722.19

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 26,215.50
Total losses paid during the year	10,975.71

S. Augustus Allen, President.
Francis R. Parks, Secretary.

Subscribed and sworn to before me this 19th day of January, 1916.
George W. Campbell, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Maryland Casualty Company of Baltimore, in the State of Maryland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 6,476,956.03
Interest, rents and dividends	311,010.26
From other sources	118,404.65
Profit on sale or maturity of ledger assets	1,891.82
Increase in book value of ledger assets	42,869.20
Total income	$ 6,950,131.96

DISBURSEMENTS.

Losses paid during the year	$ 2,871,960.56
Investigation and adjustment of claims	495,737.79
Interest on mortgage loans acquired during 1915	3,445.59
Commission or brokerage	1,508,396.12
Salaries, fees and all other charges of officers, clerks, agents and employes	775,290.88
Rents	[illegible]
Repairs, expenses and taxes on real estate	57,123.90
All other taxes, licenses and insurance department fees	187,733.10
Legal expenses, advertising, printing and stationery	81,807.34
Postage, telegraph, telephone, express, furniture and fixtures	23,043.83
Stockholders for interest or dividends	200,000.00
All other disbursements	35,626.28
Agents' balances charged off	154,020.62
Loss on sale or maturity of ledger assets	2,089.24
Decrease in book value of ledger assets	74,399.90
Total disbursements	$ 6,526,368.99

LEDGER ASSETS.

Book value of real estate	$ 1,339,082.08
Mortgage loans on real estate	142,343.37
Book value of bonds and stocks	4,458,910.38
Cash on hand and in bank	293,262.59
Premiums in course of collection	1,298,220.79
Bills receivable	2,951.42
Other ledger assets	18,103.30
Total ledger assets	$ 7,552,873.93

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 32,895.33
Gross assets	$ 7,585,769.26

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 2,951.42	
Market value of special deposits in excess of liabilities	133,556.12	
Gross premiums in course of collection	178,369.62	
Book value of real estate, bonds and stocks over market value	14,111.64	
		328,988.80
Total admitted assets		$ 7,256,780.46

LIABILITIES.

Net amount of unpaid losses	$ 1,834,206.71
Total unearned premiums	3,182,804.40
Commission and brokerage	267,888.82
Salaries, rents, bills, etc.	11,425.60
State, county and municipal taxes	116,812.05
Estimated expenses of and adjustment of unpaid claims	20,640.16
Return and re-insurance premiums	35,008.70
Total liabilities	$ 5,468,786.44

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 275,375.83
Total losses paid during the year	143,796.95

John T. Stone, President.
James F. Mitchell, Secretary.

Subscribed and sworn to before me this 31st day of January, 1916.
Edwin C. Ireland, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Masonic Protective Association of Worcester, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 625,564.31
Policy fees required or represented by application	138,163.00
Interest, rents and dividends	20,968.30
From other sources	43.52
Profit on sale or maturity of ledger assets	62.50
Total income	$ 784,801.63

DISBURSEMENTS.

Losses paid during the year	$ 354,591.85
Investigation and adjustment of claims	7,123.62
Policy fees retained by agents	136,714.65
Commission or brokerage	49,954.81
Salaries, fees and all other charges of officers, clerks, agents and employes	134,140.08
Rents	3,179.53
All other taxes, licenses and insurance department fees	15,614.00
Legal expenses, advertising, printing and stationery	10,429.91
Postage, telegraph, telephone, express, furniture and fixtures	17,326.71
Stockholders for interest or dividends	10,000.00
All other disbursements	2,244.24
Agents' balances charged off	48.38
Decrease in book value of ledger assets	235.00
Total disbursements	$ 741,602.78

LEDGER ASSETS.

Book value of bonds and stocks	$ 411,467.50
Cash on hand and in bank	149,685.41
Total ledger assets	$ 561,152.91

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 7,241.73
Gross assets	$ 568,394.64

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 4,511.94	
Book value of real estate, bonds and stocks over market value	8,937.50	
		13,449.44
Total admitted assets		$ 554,945.20

LIABILITIES.

Net amount of unpaid losses	$ 85,506.48
Total unearned premiums	140,299.67
Salaries, rents, bills, etc.	2,192.07
State, county and municipal taxes	12,511.29
Estimated expenses of investigation and adjustment of unpaid claims	847.67
Total liabilities	$ 241,357.18

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 31,588.17
Total losses paid during the year	16,639.37

Francis A. Harrington, President.
Charles A. Harrington, Secretary.

Subscribed and sworn to before me this 9th day of February, 1916.
A. S. Pinkerton, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Massachusetts Accident Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 150,000.00

INCOME.

Premiums received during the year	$ 338,794.92

Policy fees required or represented by application	46,040.53
Interest, rents and dividends	9,360.21
Increase in book value of ledger assets	300.00
Total income	$ 394,495.66

DISBURSEMENTS.

Losses paid during the year	$ 143,448.45
Investigation and adjustment of claims	1,302.62
Policy fees retained by agents	46,086.53
Commission or brokerage	81,037.80
Salaries, fees and all other charges of officers, clerks, agents and employes	48,145.54
Rents	8,577.05
All other taxes, licenses and insurance department fees	5,413.59
Legal expenses, advertising, printing and stationery	12,348.56
Postage, telegraph, telephone, express, furniture and fixtures	7,238.38
Stockholders for interest or dividends	12,500.00
All other disbursements	7,539.15
Decrease in book value of ledger assets	579.48
Total disbursements	$ 374,217.15

LEDGER ASSETS.

Book value of bonds and stocks	$ 275,000.00
Cash on hand and in bank	24,967.28
Premiums in course of collection	7,420.03
Bills receivable	2,314.66
Total ledger assets	$ 309,701.97

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,224.15
Other non-ledger assets	7,500.00
Gross assets	$ 320,426.12

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 2,314.66	
Furniture, fixtures, supplies, printed matter and stationery	7,500.0	
Gross premiums in course of collection	2,956.73	
Book value of real estate, bonds and stocks over market value	2,630.00	
		15,401.39
Total admitted assets		$ 305,024.73

LIABILITIES.

Net amount of unpaid losses	$ 35,300.75
Total unearned premiums	47,822.49
Commission and brokerage	2,468.23
Salaries, rents, bills, etc	2,126.33
State, county and municipal taxes	3,989.37
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Return and re-insurance premiums	103.38
Other liabilities	7,714.18
Total liabilities	$ 100,024.73

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 1,196.44
Total losses paid during the year	560.07

G. Leonard McNeill, President.
I. M. Hathaway, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
Payson Dana, Notary Public.
[SEAL.]

OFFICIAL PUBLICATION

Annual Statement of the Massachusetts Bonding and Insurance Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 2,000,000.00

INCOME.

Premiums received during the year	$ 4,527,534.06
Policy fees required or represented by application	217,903.30
Interest, rents and dividends	142,359.38
From other sources	100.00
Profit on sale or maturity of ledger assets	4,051.73
Total income	$ 4,891,948.47

DISBURSEMENTS.

Losses paid during the year	$ 2,268,265.13
Investigation and adjustment of claims	316,701.89
Policy fees retained by agents	217,903.30
Commission or brokerage	1,081,557.66
Salaries, fees and all other charges of officers, clerks, agents and employes	729,438.62
Rents	23,028.22
Repairs, expenses and taxes on real estate	172.02
All other taxes, licenses and insurance department fees	104,865.87
Legal expenses, advertising, printing and stationery	56,132.93
Postage, telegraph, telephone, express, furniture and fixtures	31,263.14
Stockholders for interest or dividends	120.000.00
All other disbursements	106,318.34
Agents' balances charged off	11,811.67
Loss on sale or maturity of ledger assets	1,811.20
Total disbursements	$ 5,069,269.99

LEDGER ASSETS.

Book value of real estate	$ 11,732.36
Book value of bonds and stocks	3,207,715.06
Cash on hand and in bank	583,402.52
Premiums in course of collection	897,802.65
Bills receivable	1,254.27
Other ledger assets	187,944.91
Total ledger assets	$ 4,889,851.77

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 38,033.58
Gross assets	$ 4,927,885.35

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 1,254.27	
Gross premiums in course of collection	174,767.59	
Book value of real estate, bonds and stocks over market value	147,986.27	
		324,008.13
Total admitted assets		$ 4,603,877.22

LIABILITIES.

Net amount of unpaid losses	$ 817,465.01
Total unearned premiums	1,384,508.03
Commission and brokerage	158,503.94
Salaries, rents, bills, etc	8,471.95
State, county and municipal taxes	45,317.38
Estimated expenses of investigation and adjustment of unpaid claims	27,177.00
Re-insurance premiums	23,807.97
Total liabilities	$ 2,465.251.28

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 299,648.12
Total losses paid during the year	112,727.46

T. J. Falfey, President.
Charles W. Fletcher, Ass't Secretary.

Subscribed and sworn to before me this 3rd day of February, 1916.
Martin J. Cochrane, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Medical Protective Company of Ft. Wayne, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100.000.00

INCOME.

Premiums received during the year	$ 166,565.77
Interest, rents and dividends	11,861.09
Total income	$ 178,426.86

DISBURSEMENTS.

Investigation and adjustment of claims	$ 44,704.26
Commission or brokerage	42,376.67
Salaries, fees and all other charges of officers, clerks, agents and employes	15,199.39
Rents	1,470.85
All other taxes, licenses and insurance department fees	5,413.22
Legal expenses, advertising, printing and stationery	7,606.42
Postage, telegraph, telephone, express, furniture and fixtures	5,838.73
Stockholders for interest or dividends	10,000.00
All other disbursements	889.77
Agents' balances charged off	136.50
Total disbursements	$ 133,635.81

LEDGER ASSETS.

Mortgage loans on real estate	$ 218,288.38
Cash on hand and in bank	65,621.35
Premiums in course of collection	14,103.97
Bills receivable	67.50
Total ledger assets	$ 298,081.20

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,457.33
Other non-ledger assets	5,920.39
Gross assets	$ 307,458.92

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 67.50	
Furniture, fixtures, supplies, printed matter and stationery	5,594.22	
Gross premiums in course of collection	1,032.00	
		6,693.72
Total admitted assets		$ 300,765.20

LIABILITIES.

Net amount of unpaid losses	$ 40,000.00
Total unearned premiums	80,863.66
Commission and brokerage	3,273.00
Salaries, rents, bills, etc	500.00
State, county and municipal taxes	4,000.00
Total liabilities	$ 128.636.66

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 38,325.00

Louis Fox, President.
Byron H. Somers, Secretary.

Subscribed and sworn to before me this 19th day of January, 1916.
Sophia C. Nix, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Merchants Life and Casualty Company of Minneapolis, in the State of Minnesota, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 134,822.86
Policy fees required or represented by application	70,057.40
Interest, rents and dividends	9,912.34
From other sources	961.00
Total income	$ 215,753.60

DISBURSEMENTS.

Losses paid during the year	$ 53,019.45
Investigation and adjustment of claims	466.34
Policy fees retained by agents	53,620.00
Commission or brokerage	18,132.86
Salaries, fees and all other charges of officers, clerks, agents and employes	35,021.45
Rents	2,897.50
All other taxes, licenses and insurance department fees	3,330.19
Legal expenses, advertising, printing and stationery	3,909.45
Postage, telegraph, telephone, express, furniture and fixtures	4,340.69
Stockholders for interest or dividends	20,000.00
All other disbursements	7,214.80
Loss on sale or maturity of ledger assets	21.60
Total disbursements	$ 201,974.33

LEDGER ASSETS.

Mortgage loans on real estate	$ 124,350.00
Book value of bonds and stocks	57,083.80
Cash on hand and in bank	37,226.79
Total ledger assets	$ 218,660.59

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,136.82
Market value of real estate, bonds and stocks over book value	930.75

Other non-ledger assets	27,471.43
Gross assets	$ 250,199.59
DEDUCT ASSETS NOT ADMITTED.	
Furniture, fixtures, supplies, printed matter and stationery, automobile	$ 9,871.43
Total admitted assets	$ 240,328.16
LIABILITIES.	
Net amount of unpaid losses	$ 6,600.00
Total unearned premiums	23,247.00
Salaries, rents, bills, etc.	1,042.70
State, county and municipal taxes	2,500.00
Estimated expenses of investigation and adjustment of unpaid claims	150.00
Total liabilities	$ 33,539.70
BUSINESS IN ILLINOIS.	
Total premiums received during the year	$ 751.25
Total losses paid during the year	85.70

M. J. McMichael, President.
C. C. Thomas, Secretary.

Subscribed and sworn to before me this 31st day of January, 1916.
Caroline Beede, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the Metropolitan Casualty Insurance Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.	
Amount of capital stock paid up in cash	$ 200,000.00
INCOME.	
Premiums received during the year	$ 672,218.43
Interest, rents and dividends	35,152.41
From agents' balances previously charged off	60.81
Total income	$ 707,431.65
DISBURSEMENTS.	
Losses paid during the year	$ 264,731.84
Investigation and adjustment of claims	3,190.23
Commission or brokerage	224,288.98
Salaries, fees and all other charges of officers, clerks, agents and employes	115,841.48
Rents	8,125.05
All other taxes, licenses and insurance department fees	22,285.96
Legal expenses, advertising, printing and stationery	8,792.15
Postage, telegraph, telephone, express, furniture and fixtures	6,270.24
Stockholders for interest or dividends	36,000.00
All other disbursements	6,417.10
Agents' balances charged off	975.56
Loss on sale or maturity of ledger assets	22.98
Auditor's fees	649.95
Total disbursements	$ 697,591.52
LEDGER ASSETS.	
Book value of bonds and stocks	$ 795,808.77
Cash on hand and in bank	74,797.30
Premiums in course of collection	132,765.31
Total ledger assets	$ 1,003,371.38
NON-LEDGER ASSETS.	
Interest and rents due and accrued	$ 6,068.30
Market value of real estate, bonds and stocks over book value	4,066.23
Gross assets	$ 1,013,505.91
DEDUCT ASSETS NOT ADMITTED.	
Market value of special deposits in excess of liabilities $9,809.24	
Gross premiums in course of collection 2,792.03	12,601.27
Total admitted assets	$ 1,000,904.64
LIABILITIES.	
Net amount of unpaid losses	$ 49,261.57
Total unearned premiums	331,193.69
Commission and brokerage	41,771.56
Salaries, rents, bills, etc.	561.01
State, county and municipal taxes	7,992.47
Estimated expenses of investigation and adjustment of unpaid claims	3,027.49
Total liabilities	$ 433,807.79
BUSINESS IN ILLINOIS.	
Total premiums received during the year	$ 51,609.60
Total losses paid during the year	21,875.84

Eugen H. Winslow, President.
S. William Burton, Secretary.

Subscribed and sworn to before me this 21st day of January, 1916.
A. H. Layh, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the Midland Casualty Company of Green Bay, in the State of Wisconsin, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.	
Amount of capital stock paid up in cash	$ 110,280.00
INCOME.	
Premiums received during the year	$ 108,185.77
Policy fees required or represented by application	11,857.00
Interest, rents and dividends	6,224.01
From other sources	18,938.10
Total income	$ 145,204.88
DISBURSEMENTS.	
Losses paid during the year	$ 33,251.80
Investigation and adjustment of claims	177.60
Policy fees retained by agents	11,864.00
Commission or brokerage	26,422.04
Salaries, fees and all other charges of officers, clerks, agents and employes	28,719.54
Rents	2,950.79
All other taxes, licenses and insurance department fees	2,968.25
Legal expenses, advertising, printing and stationery	2,459.48
Postage, telegraph, telephone, express, furniture and fixtures	2,147.95
Stockholders for interest or dividends	2,000.00
All other disbursements	9,633.86
Total disbursements	$ 122,595.31
LEDGER ASSETS.	
Mortgage loans on real estate	$ 85,253.81
Book value of bonds and stocks	22,968.60
Cash on hand and in bank	36,934.96
Premiums in course of collection	9,792.00
Bills receivable	2,260.56
Other ledger assets	7,102.93
Total ledger assets	$ 164,312.86
NON-LEDGER ASSETS.	
Interest and rents due and accrued	$ 2,229.53
Market value of real estate, bonds and stocks over book value	104.40
Gross assets	$ 166,646.79
DEDUCT ASSETS NOT ADMITTED.	
Bills receivable $2,260.56	
Furniture, fixtures 1,375.60	
Gross premiums in course of collection 1,499.03	
Book value of real estate, bonds and stocks over market value 1,267.42	6,402.61
Total admitted assets	$ 160,244.18
LIABILITIES.	
Net amount of unpaid losses	$ 10,730.78
Total unearned premiums	21,951.70
Commission and brokerage	1,736.95
Salaries, rents, bills, etc.	1,164.22
State, county and municipal taxes	1,476.35
Estimated expenses of investigation and adjustments of unpaid claims	75.00
Re-insurance premiums	513.56
Other liabilities	1,956.92
Total liabilities	$ 39,605.48
BUSINESS IN ILLINOIS.	
Total premiums received during the year	$ 22,746.35
Total losses paid during the year	7,254.45

George D. Nau, President.
John G. Malmberg, Secretary.

Subscribed and sworn to before me this 18th day of February, 1916.
Henry J. Boland, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the National Casualty Company of Detroit, in the State of Michigan, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.	
Amount of capital stock paid up in cash	$ 200,000.00
INCOME.	
Premiums received during the year	$ 715,612.41
Policy fees required or represented by application	33,634.00
Interest, rents and dividends	14,632.98
From agents' balances previously charged off	60.58
Profit on sale or maturity of ledger assets	268.54
Increase in book value of ledger assets	255.00
Total income	$ 764,463.51
DISBURSEMENTS.	
Losses paid during the year	$ 310,474.58
Investigation and adjustment of claims	4,855.07
Policy fees retained by agents	33,628.50
Commission or brokerage	263,235.63
Salaries, fees and all other charges of officers, clerks, agents and employes	73,402.26
Rents	8,029.04
All other taxes, licenses and insurance department fees	17,474.83
Legal expenses, advertising, printing and stationery	16,378.48
Postage, telegraph, telephone, express, furniture and fixtures	9,591.74
Stockholders for interest or dividends	16,000.00
All other disbursements	5,164.65
Agents' balances charged off	2,612.47
Loss on sale or maturity of ledger assets	108.19
Decrease in book value of ledger assets	796.69
Total disbursements	$ 761,752.13
LEDGER ASSETS.	
Mortgage loans on real estate	$ 30,150.00
Loans on collateral security	2,000.00
Book value of bonds and stocks	284,559.95
Cash on hand and in bank	23,720.93
Premiums in course of collection	5,904.00
Other ledger assets	4,234.03
Total ledger assets	$ 350,568.91
NON-LEDGER ASSETS.	
Interest and rents due and accrued	$ 5,557.92
Market value of real estate, bonds and stocks over book value	540.00
Other non-ledger assets	30,000.00
Gross assets	$ 386,666.83
DEDUCT ASSETS NOT ADMITTED.	
Furniture, fixtures, supplies, printed matter and stationery $30,000.00	
Agents' balance secured 4,234.03	34,234.03
Total admitted assets	$ 352,432.80
LIABILITIES.	
Net amount of unpaid losses	$ 21,201.00
Total unearned premiums	16,420.00
Commission and brokerage	200.00
Salaries, rents, bills, etc.	300.00
State, county and municipal taxes	12,000.00
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Total liabilities	$ 50,621.00
BUSINESS IN ILLINOIS.	
Total premiums received during the year	$ 41,824.55
Total losses paid during the year	19,713.96

W. G. Curtis, President.
E. W. Grant, Secretary.

Subscribed and sworn to before me this 7th day of February, 1916.
E. L. Kaiser, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the New Amsterdam Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 750,000.00

INCOME.

Premiums received during the year	$ 1,667,144.06
Interest, rents and dividends	75,592.47
From other sources	304,589.94
From agents' balances previously charged off	20.78
Profit on sale or maturity of ledger assets	1,312.62
Total income	$ 2,048,659.87

DISBURSEMENTS.

Losses paid during the year	$ 723,669.88
Investigation and adjustment of claims	138,795.82
Incidentals	27,223.60
Commission or brokerage	349,677.95
Salaries, fees and all other charges of officers, clerks, agents and employes	190,179.85
Rents	21,937.19
Repairs, expenses and taxes on real estate	6,300.33
All other taxes, licenses and insurance department fees	33,138.44
Legal expenses, advertising, printing and stationery	28,888.03
Postage, telegraph, telephone, express, furniture and fixtures	20,469.53
Stockholders for interest or dividends	64,625.00
All other disbursements	44,105.71
Agents' balances charged off	4,972.86
Loss on sale or maturity of ledger assets	1,012.50
Traveling expenses of officers and H. O. employes	11,159.45
Total disbursements	$ 1,666,156.14

LEDGER ASSETS.

Book value of real estate	$ 99,051.33
Mortgage loans on real estate	158,500.00
Loans on collateral security	5,000.00
Book value of bonds and stocks	1,167,677.16
Cash on hand and in bank	375,003.23
Premiums in course of collection	543,153.59
Other ledger assets	43,001.40
Total ledger assets	$ 2,391,386.71

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 12,709.02
Market value of real estate, bonds and stocks over book value	17,902.60
Other non-ledger assets	1,865.29
Gross assets	$ 2,423,863.62

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 7,921.52	
Gross premiums in course of collection	96,374.96	
		104,296.48
Total admitted assets		$ 2,319,567.14

LIABILITIES.

Net amount of unpaid losses	$ 448,632.01
Total unearned premiums	716,815.19
Commission and brokerage	97,412.02
Salaries, rents, bills, etc.	2,500.00
State, county and municipal taxes	25,000.00
Estimated expenses of investigation and adjustment of unpaid claims	2,316.38
Return and re-insurance premiums	41,692.46
Other liabilities	35,121.37
Total liabilities	$ 1,369,489.43

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 97,855.94
Total losses paid during the year	66,576.32

J. Arthur Nelson, President.
B. L. Henderson, Assist. Sec'y.

Subscribed and sworn to before me this 5th day of February, 1916.

George E. Ijams, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the New England Equitable Insurance Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 2,192,558.82
Policy fees required or represented by application	22,389.15
Interest, rents and dividends	73,819.82
From other sources	179,820.67
From agents' balances previously charged off	399.92
Profit on sale or maturity of ledger assets	4,879.54
Total income	$ 2,473,867.92

DISBURSEMENTS.

Losses paid during the year	$ 957,657.67
Investigation and adjustment of claims	195,636.72
Policy fees retained by agents	22,389.15
Commission or brokerage	506,967.91
Salaries, fees and all other charges of officers, clerks, agents and employes	382,814.48
Rents	18,455.81
All other taxes, licenses and insurance department fees	117,405.10
Legal expenses, advertising, printing and stationery	61,089.99
Postage, telegraph, telephone, express, furniture and fixtures	21,274.77
All other disbursements	43,940.54
Agents' balances charged off	2,803.45
Loss on sale or maturity of ledger assets	7,895.49
Total disbursements	$ 2,338,331.08

LEDGER ASSETS.

Book value of real estate	$ 10,997.79
Mortgage loans on real estate	42,800.00
Book value of bonds and stocks	2,435,578.32
Cash on hand and in bank	230,448.13
Premiums in course of collection	541,160.15
Other ledger assets	87,462.73
Total ledger assets	$ 3,348,447.12

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 17,110.67
Gross assets	$ 3,365,557.79

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$202,138.93	
Book value of real estate, bonds and stocks over market value	121,475.46	
		323,614.39
Total admitted assets		$ 3,041,943.40

LIABILITIES.

Net amount of unpaid losses	$ 601,096.07
Total unearned premiums	990,225.54
Commission and brokerage	81,213.11
Salaries, rents, bills, etc.	10,000.00
State, county and municipal taxes	32,888.38
Estimated expenses of investigation and adjustment of unpaid claims	2,910.37
Other liabilities	95,639.34
Total liabilities	$ 1,813,972.81

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 92,808.86
Total losses paid during the year	96,625.93

W. H. West, 1st Vice-President.
Stewart B. Seigle, Asst. Secretary.

Subscribed and sworn to before me this 7th day of March, 1916.

George P. Focus, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the New Jersey Fidelity and Plate Glass Insurance Company of Newark, in the State of New Jersey, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 400,000.00

INCOME.

Premiums received during the year	$ 491,087.28
Interest, rents and dividends	36,711.95
From other sources	60.00
From agents' balances previously charged off	100.00
Total income	$ 527,959.52

DISBURSEMENTS.

Losses paid during the year	$ 172,712.85
Investigation and adjustment of claims	3,047.63
Commission or brokerage	170,146.48
Salaries, fees and all other charges of officers, clerks, agents and employes	53,444.84
Rents	2,600.00
All other taxes, licenses and insurance department fees	15,361.81
Legal expenses, advertising, printing and stationery	5,622.83
Postage, telegraph, telephone, express, furniture and fixtures	3,213.63
Stockholders for interest or dividends	21,000.00
All other disbursements	5,507.77
Loss on sale or maturity of ledger assets	168.17
Total disbursements	$ 452,826.01

LEDGER ASSETS.

Mortgage loans on real estate	$ 606,000.00
Book value of bonds and stocks	240,518.79
Cash on hand and in bank	63,698.59
Premiums in course of collection	113,253.81
Bills receivable	1,150.00
Other ledger assets	266.87
Total ledger assets	$ 1,024,888.06

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 10,308.42
Gross assets	$ 1,035,196.48

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$1,150.00	
Gross premiums in course of collection	4,317.56	
Book value of real estate, bonds and stocks over market value	6,233.66	
		11,701.22
Total admitted assets		$ 1,023,495.26

LIABILITIES.

Net amount of unpaid losses	$ 35,145.11
Total unearned premiums	274,908.51
Commission and brokerage	37,709.42
Salaries, rents, bills, etc.	1,500.00
State, county and municipal taxes	9,594.05
Estimated expenses of investigation and adjustment of unpaid claims	1,526.79
Other liabilities	60.00
Total liabilities	$ 360,443.88

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 172,275.54
Total losses paid during the year	62,763.45

Samuel C. Hoagland, President.
Harry Hidden, Secretary.

Subscribed and sworn to before me this 14th day of January, 1916.

Henry G. Pilch, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the New York Plate Glass Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 569,100.34
Interest, rents and dividends	40,855.89
From agents' balances previously charged off	21.02
Profit on sale or maturity of ledger assets	18,175.00
Total income	$ 628,152.25

DISBURSEMENTS.

Losses paid during the year	$ 215,221.40
Commission or brokerage	205,494.37

Salaries, fees and all other charges of officers, clerks, agents and employes	64,893.98
Rents	10,459.06
All other taxes, licenses and insurance department fees	19,288.36
Legal expenses, advertising, printing and stationery	3,444.24
Postage, telegraph, telephone, express, furniture and fixtures	1,765.52
Stockholders for interest or dividends	40,000.00
All other disbursements	7,516.20
Agents' balances charged off	459.66
Total disbursements	$ 568,542.79

LEDGER ASSETS.

Mortgage loans on real estate	$ 1,000.00
Book value of bonds and stocks	933,581.15
Cash on hand and in bank	74,141.63
Premiums in course of collection	149,212.32
Total ledger assets	$ 1,157,935.10

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,026.69
Gross assets	$ 1,161.961.79

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bond in default	$ 770.83	
Market value of special deposits in excess of liabilities	22,997.33	
Gross premiums in course of collection	15,247.54	
Book value of real estate, bonds and stocks over market value	78,581.15	
		117,596.85
Total admitted assets		$ 1,044,364.94

LIABILITIES.

Net amount of unpaid losses	$ 22,758.38
Total unearned premiums	300,388.44
Commission and brokerage	43,829.11
Salaries, rents, bills, etc.	500.00
State, county and municipal taxes	5,000.00
Unpaid dividends	20,000.00
Total liabilities	$ 392,475.93

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 63,762.63
Total losses paid during the year	23,611.04

MAJOR A. WHITE, President.
J. C. FRENCH, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
CHARLES F. FISHBOCK, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Preferred Accident Insurance Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 700.000.00

INCOME.

Premiums received during the year	$ 2,094,979.69
Interest, rents and dividends	120.483.53
Total income	$ 2,215,463.22

DISBURSEMENTS.

Losses paid during the year	$ 778,739.47
Investigation and adjustment of claims	88,720.12
Commission or brokerage	578,726.97
Salaries, fees and all other charges of officers, clerks, agents and employes	226,223.86
Rents	20,924.13
All other taxes, licenses and insurance department fees	48,863.33
Legal expenses, advertising, printing and stationery	14,796.36
Postage, telegraph, telephone, express, furniture and fixtures	8,737.04
Stockholders for interest or dividends	168.000.00
All other disbursements	5.991.88
Loss on sale or maturity of ledger assets	6.219.54
Total disbursements	$ 1,945,942.70

LEDGER ASSETS.

Mortgage loans on real estate	$ 75,000.00
Book value of bonds and stocks	3,145,022.06
Cash on hand and in bank	133,641.81
Premiums in course of collection	397,884.58
Bills receivable	18,200.31
Other ledger assets	518.59
Total ledger assets	$ 3,770,267.35

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 39,306.63
Other non-ledger assets	1,000.00
Gross assets	$ 3,810,573.98

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 18,200.31	
Gross premiums in course of collection	59,065.74	
Book value of real estate, bonds and stocks over market value	140,787.71	
		218,053.76
Total admitted assets		$ 3,592,520.22

LIABILITIES.

Net amount of unpaid losses	$ 441,108.03
Total unearned premiums	1,013,596.56
Commission and brokerage	70,740.87
Salaries, rents, bills, etc.	8,651.17
State, county and municipal taxes	35,000.00
Unpaid dividends	14,000.00
Interest due or accrued	985.92
Re-insurance premiums	6,333.49
Estimated expenses of investigation and adjustment of unpaid claims	5.000.00
Other liabilities	297,104.18
Total liabilities	$ 1,892,520.22

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 138,871.09
Total losses paid during the year	58,180.85

KIMBALL C. ATWOOD, President.
WILFRED C. POTTER, Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.
THOMAS A. O'KEEFE, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Prudential Casualty Company of Indianapolis, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 300,000.00

INCOME.

Premiums received during the year	$ 802,097.53
Interest, rents and dividends	46,746.23
From agents' balances previously charged off	350.00
Total income	$ 849,193.76

DISBURSEMENTS.

Losses paid during the year	$ 387,416.01
Investigation and adjustment of claims	88,266.59
Policy fees retained by agents	8.00
Commission or brokerage	199,168.08
Salaries, fees and all other charges of officers, clerks, agents and employes	100,056.90
Rents	8.888.53
All other taxes, licenses and insurance department fees	28,630.66
Legal expenses, advertising, printing and stationery	14,548.24
Postage, telegraph, telephone, express, furniture and fixtures	8,807.13
All other disbursements	14,415.02
Agents' balances charged off	2,512.92
Loss on sale or maturity of ledger assets	67.70
Total disbursements	$ 852,785.78

LEDGER ASSETS.

Mortgage loans on real estate	$ 525,750.00
Book value of bonds and stocks	309.609.53
Cash on hand and in bank	143,205.48
Premiums in course of collection	169,511.46
Other ledger assets	17,669.58
Total ledger assets	$ 1,165,746.05

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 10,440.40
Gross assets	$ 1,176,186.45

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$12,195.83	
Book value of real estate, bonds and stocks over market value	26,205.09	
		38,400.92
Total admitted assets		$ 1,137,785.53

LIABILITIES.

Net amount of unpaid losses	$ 249,826.56
Total unearned premiums	320,602.43
Commission and brokerage	37,775.80
Salaries, rents, bills, etc.	1,200.00
State, county and municipal taxes	15,000.00
Estimated expenses of investigation and adjustment of unpaid claims	1,500.00
Total liabilities	$ 625,904.79

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 53,856.48
Total losses paid during the year	23,134.53

ELIAS J. JACOBY, President.
ELIZABETH BRADBURY, Asst. Secretary.

Subscribed and sworn to before me this 18th day of February, 1916.
E. R. LARSON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Redmen's Fraternal Accident Association of America of Westfield, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 51,114.75
Policy fees required or represented by application	4,067.75
Interest, rents and dividends	4,443.53
Total income	$ 59,626.03

DISBURSEMENTS.

Losses paid during the year	$ 26,187.70
Investigation and adjustment of claims	541.22
Policy fees retained by agents	4,008.95
Commission or brokerage	5,573.81
Salaries, fees and all other charges of officers, clerks, agents and employes	8,313.84
Rents	480.00
All other taxes, licenses and insurance department fees	1,094.31
Legal expenses, advertising, printing and stationery	1,652.37
Postage, telegraph, telephone, express, furniture and fixtures	1,058.11
All other disbursements	20.00
Decrease in book value of ledger assets	412.65
Total disbursements	$ 49,342.96

LEDGER ASSETS.

Book value of bonds and stocks	$ 106,350.00
Cash on hand and in bank	47,540.35
Total ledger assets	$ 153,890.35

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,369.00
Gross assets	$ 156,259.35

LIABILITIES.

Net amount of unpaid losses	$ 7,808.84
Total unearned premiums	4,322.00
Salaries, rents, bills, etc., estimated	200.00
Estimated expenses of investigation and adjustment of unpaid claims	100.00
Total liabilities	$ 12,430.84

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 1,825.08
Total losses paid during the year	1,173.76

ANDREW H. PATON, President.
ROBERT GOWDY, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.
ARTHUR E. GREEN, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Ridgely Protective Association of Worcester, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 410,373.52
Policy fees required or represented by application	60,637.00
Interest, rents and dividends	22,560.49
From other sources	4.51
Profit on sale or maturity of ledger assets	62.50
Total income	$ 493,638.02

DISBURSEMENTS.

Losses paid during the year	$ 251,481.08
Investigation and adjustment of claims	6,333.23
Policy fees retained by agents	59,438.65
Commission or brokerage	20,213.52
Salaries, fees and all other charges of officers, clerks, agents and employes	86,951.33
Rents	3,867.37
All other taxes, licenses and insurance department fees	13,990.15
Legal expenses, advertising, printing and stationery	8,571.63
Postage, telegraph, telephone, express, furniture and fixtures	14,947.63
Stockholders for interest or dividends	10,000.00
All other disbursements	1,971.69
Agents' balances charged off	99.49
Decrease in book value of ledger assets	237.50
Total disbursements	$ 478,603.27

LEDGER ASSETS.

Book value of bonds and stocks	$ 469,568.00
Cash on hand and in bank	32,987.23
Total ledger assets	$ 502,555.23

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 7,904.47
Gross assets	$ 510,459.70

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$25,471.39	
Book value of real estate, bonds and stocks over market value	10,148.00	
		35,619.39
Total admitted assets		$ 474,840.31

LIABILITIES.

Net amount of unpaid losses	$ 63,001.05
Total unearned premiums	35,696.84
Salaries, rents, bills, etc.	1,966.25
State, county and municipal taxes	8,207.47
Estimated expenses of investigation and adjustment of unpaid claims	981.19
Total liabilities	$ 109,852.80

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 21,231.72
Total losses paid during the year	11,249.63

FRANCIS A. HARRINGTON, President.
FRANK C. HARRINGTON, Secretary.

Subscribed and sworn to before me this 3rd day of February, 1916.
CHARLES A. HARRINGTON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Royal Indemnity Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 3,780,988.28
Interest, rents and dividends	139,036.30
From agents' balances previously charged off	1,542.77
Profit on sale or maturity of ledger assets	1,440.00
Total income	$ 3,923,007.35

DISBURSEMENTS.

Losses paid during the year	$ 1,501,521.00
Investigation and adjustment of claims	321,059.89
Commission or brokerage	817,070.42
Salaries, fees and all other charges of officers, clerks, agents and employes	468,100.74
Rents	36,634.81
All other taxes, licenses and insurance department fees	93,331.97
Legal expenses, advertising, printing and stationery	27,750.71
Postage, telegraph, telephone, express, furniture and fixtures	26,096.48
All other disbursements	24,782.36
Agents' balances charged off	1,292.89
Decrease in book value of ledger assets	5,658.18
Total disbursements	$ 3,323,299.45

LEDGER ASSETS.

Book value of bonds and stocks	$ 3,486,705.01
Cash on hand and in bank	493,977.13
Premiums in course of collection	844,153.54
Bills receivable	9,667.95
Other ledger assets	98,170.66
Total ledger assets	$ 4,932,674.29

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 53,042.10
Gross assets	$ 4,985,716.39

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 9,667.95	
Market value of special deposits in excess of liabilities	17,015.00	
Gross premiums in course of collection	22,054.92	
Book value of real estate, bonds and stocks over market value	76,405.35	
Overdue and accrued interest on bonds in default	600.00	
		12,603.22
Total admitted assets		$ 4,859,973.17

LIABILITIES.

Net amount of unpaid losses	$ 961,660.02
Total unearned premiums	1,705,724.48
Commission and brokerage	180,989.55
Salaries, rents, bills, etc.	10,000.00
State, county and municipal taxes	65,000.00
Estimated expenses of investigation and adjustment of unpaid claims	6,000.00
Other liabilities	475,000.00
Total liabilities	$ 3,404,374.05

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 168,154.31
Total losses paid during the year	70,278.43

CHARLES H. HOLLAND, Vice-President.
WILLIAM MACKINTOSH, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
CHARLES A. KRATT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Southern Surety Company of Dennison, in the State of Oklahoma, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 600.000.00

INCOME.

Premiums received during the year	$ 2,444,992.93
Policy fees required or represented by application	6,490.23
Interest, rents and dividends	103,847.98
From other sources	62,481.09
From agents' balances previously charged off	6,515.97
Total income	$ 2,624,328.20

DISBURSEMENTS.

Losses paid during the year	$ 1,228,544.66
Investigation and adjustment of claims	294,384.95
Policy fees retained by agents	6,490.23
Commission or brokerage	593,945.39
Salaries, fees and all other charges of officers, clerks, agents and employes	277,762.35
Rents	11,438.95
Repairs, expenses and taxes on real estate	4,385.19
All other taxes, licenses and insurance department fees	86,856.99
Legal expenses, advertising, printing and stationery	34,618.55
Postage, telegraph, telephone, express, furniture and fixtures	23,126.72
All other disbursements	82,568.53
Agents' balances charged off	45,561.91
Loss on sale or maturity of ledger assets	3,720.04
Total disbursements	$ 2,693,404.46

LEDGER ASSETS.

Book value of real estate	$ 200,375.27
Mortgage loans on real estate	910,447.47
Loans on collateral security	22,008.05
Book value of bonds and stocks	847,876.70
Cash on hand and in bank	200,180.50
Premiums in course of collection	588,552.99
Bills receivable	46,246.61
Other ledger assets	131,343.33
Total ledger assets	$ 2,947,030.92

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 66,010.47
Market value of real estate, bonds and stocks over book value	18,495.99
Other non-ledger assets	500.00
Gross assets	$ 3,032,037.38

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 30,746.61	
Advance on contracts (unsecured)	29,100.62	
Gross premiums in course of collection	125,227.82	
Book value of real estate, bonds and stocks over market value	54,917.00	
		239,992.05
Total admitted assets		$ 2,792,045.33

LIABILITIES.

Net amount of unpaid losses	$ 744,433.02
Total unearned premiums	930,433.20
Commission and brokerage	98,482.93
Salaries, rents, bills, etc.	4,240.22
State, county and municipal taxes	46,899.89
Return and re-insurance premiums	40,075.42
Other liabilities	127,269.66
Total liabilities	$ 1,991,834.34

O. N. MARION, President.
JAMES A. BLAINEY, Secretary.

Subscribed and sworn to before me this 14th day of February, 1916.
VIOLA A. JONES, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Standard Accident Insurance Company of Detroit, in the State of Michigan, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 3,083,582.87
Policy fees required or represented by application	36,427.24
Interest, rents and dividends	215,287.90
Total income	$ 3,335,298.01

DISBURSEMENTS.

Losses paid during the year	$ 1,234,207.41
Investigation and adjustment of claims	167,526.15
Policy fees retained by agents	36,427.24
Commission or brokerage	749,065.84
Salaries, fees and all other charges of officers, clerks, agents and employes	384,830.18
Rents	14,304.40
All other taxes, licenses and insurance department fees	83,443.55

Legal expenses, advertising, printing and stationery	48,138.97
Postage, telegraph, telephone, express, furniture and fixtures	21,177.91
Stockholders for interest or dividends	85,000.00
All other disbursements	25,170.24
Agents' balances charged off	3,476.33
Decrease in book value of ledger assets	27,656.66
Total disbursements	$ 2,880,424.88

LEDGER ASSETS.

Mortgage loans on real estate	$ 130,650.00
Loans on collateral security	18,365.73
Book value of bonds and stocks	4,502,563.36
Cash on hand and in bank	142,355.56
Premiums in course of collection	549,532.80
Other ledger assets	47,771.30
Total ledger assets	$ 5,391,238.75

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 82,908.86
Market value of real estate, bonds and stocks over book value	61,339.57
Gross assets	$ 5,535,487.18

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$31,065.05	
Gross premiums in course of collection	82,429.92	
		113,494.97
Total admitted assets		$ 5,421,992.21

LIABILITIES.

Net amount of unpaid losses	$ 1,736,207.37
Total unearned premiums	1,261,972.22
Commission and brokerage	123,782.30
Salaries, rents, bills, etc	9,625.25
State, county and municipal taxes	62,475.00
Estimated expenses of investigation and adjustment of unpaid claims	19,000.00
Return and premiums	21,981.32
Total liabilities	$3,235,043.46

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 284,745.06
Total losses paid during the year	130,687.24

D. M. Ferry, Jr., Vice-President.
J. S. Heaton, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.

Joseph M. Vinter, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the Standard Live Stock Insurance Company of Indianapolis, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 246,208.00

INCOME.

Premiums received during the year	$ 112,226.70
Borrowed money	10,099.00
Interest, rents and dividends	18,265.98
From other sources	183.21
From agents' balances previously charged off	389.02
Profit on sale or maturity of ledger assets	11.24
Total income	$ 141,175.15

DISBURSEMENTS.

Losses paid during the year	$ 54,005.97
Investigation and adjustment of claims	365.16
Borrowed money repaid	10,099.00
Commission or brokerage	27,405.66
Salaries, fees and all other charges of officers, clerks, agents and employes	17,558.46
Rents	900.00
Interest on borrowed money	72.01
All other taxes, licenses and insurance department fees	5,752.92
Legal expenses, advertising, printing and stationery	2,759.20
Postage, telegraph, telephone, express, furniture and fixtures	1,461.80
Stockholders for interest or dividends	9,951.98
All other disbursements	480.37
Agents' balances charged off	217.33
Total disbursements	$ 131,029.86

LEDGER ASSETS.

Mortgage loans on real estate	$ 283,460.38
Book value of bonds and stocks	50,845.14
Cash on hand and in bank	15,755.16
Premiums in course of collection	8,341.87
Total ledger assets	$ 358,402.55

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 5,701.36
Market value of real estate, bonds and stocks over book value	160.36
Gross assets	$ 364,264.27

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 1,198.13
Total admitted assets	$ 363,066.14

LIABILITIES.

Net amount of unpaid losses	$ 4,095.66
Total unearned premiums	50,882.45
Commission and brokerage	903.20
Salaries, rents, bills, etc	42.06
State, county and municipal taxes	4,000.00
Total liabilities	$ 59,923.37

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 17,335.58
Total losses paid during the year	8,150.00

Oscare Hadley, President.
Frank I. Griebbo, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.

Lillian R. Loes, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the Travelers Indemnity Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 1,258,808.94
Inspections	769.38
Interest, rents and dividends	115,175.20
Profit on sale or maturity of ledger assets	1,250.00
Increase in book value of ledger assets	2,598.00
Total income	$ 1,378,601.52

DISBURSEMENTS.

Losses paid during the year	$ 404,093.80
Investigation and adjustment of claims	56,150.33
Commission or brokerage	250,434.07
Salaries, fees and all other charges of officers, clerks, agents and employes	216,118.66
Rents	14,306.95
All other taxes, licenses and insurance department fees	50,907.87
Legal expenses, advertising, printing and stationery	14,464.37
Postage, telegraph, telephone, express, furniture and fixtures	6,426.01
Stockholders for interest or dividends	80,000.00
All other disbursements	4,424.72
Agents' balances charged off	78.74
Decrease in book value of ledger assets	1,767.70
Total disbursements	$ 1,099,173.22

LEDGER ASSETS.

Mortgage loans on real estate	$ 465,053.00
Loans on collateral security	27,850.00
Book value of bonds and stocks	2,217,781.62
Cash on hand and in bank	60,375.20
Premiums in course of collection	193,354.14
Total ledger assets	$ 2,964,413.96

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 38,668.67
Gross assets	$ 3,003,082.63

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 82,143.69	
Gross premiums in course of collection	18,984.89	
Book value of real estate, bonds and stocks over market value	56,385.07	
		$ 157,513.65
Total admitted assets		$ 2,845,568.98

LIABILITIES.

Net amount of unpaid losses	$ 333,308.42
Total unearned premiums	828,809.04
Commission and brokerage	39,292.09
Salaries, rents, bills, etc	3,321.04
State, county and municipal taxes	37,926.55
Estimated expenses of investigation and adjustment of unpaid claims	25,376.65
Other liabilities	1,587.93
Total liabilities	$ 1,269,621.72

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 47,625.35
Total losses paid during the year	11,724.42

L. F. Butler, President.
John E. Akern, Asst. Secretary.

Subscribed and sworn to before me this 25th day of February, 1916.

Francis T. Fenn,
[seal] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 500,000.00

INCOME.

Premiums received during the year	$ 2,196,633.51
Interest, rents and dividends	127,836.83
From other sources	375.63
Profit on sale or maturity of ledger assets	2,422.02
Total income	$ 2,327,267.99

DISBURSEMENTS.

Losses paid during the year	$ 1,041,195.67
Investigation and adjustment of claims	162,682.41
Commission or brokerage	509,845.13
Salaries, fees and all other charges of officers, clerks, agents and employes	267,334.36
Rents	19,469.81
Repairs, expenses and taxes on real estate	6.59
All other taxes, licenses and insurance department fees	47,447.02
Legal expenses, advertising, printing and stationery	33,238.35
Postage, telegraph, telephone, express, furniture and fixtures	18,901.18
Stockholders for interest or dividends	49,950.00
All other disbursements	28,430.25
Loss on sale or maturity of ledger assets	7,516.10
Total disbursements	$ 2,186,016.87

LEDGER ASSETS.

Book value of real estate	$ 250.00
Mortgage loans on real estate	231,750.00
Book value of bonds and stocks	2,699,554.62
Cash on hand and in bank	97,973.23
Premiums in course of collection	308,220.64
Other ledger assets	48,075.49
Total ledger assets	$ 3,385,823.98

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 19,550.81
Gross assets	$ 3,405,374.79

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 215,169.40
Total admitted assets	$ 3,190,205.39

LIABILITIES.

Net amount of unpaid losses....$	553,810.00
Total unearned premiums.....	1,084,822.98
Commission and brokerage.....	69,899.78
Salaries, rents, bills, etc.....	3,000.00
State, county and municipal taxes	40,000.00
Unpaid dividends	12,872.50
Reinsurance premiums	11,621.58
Estimated expenses of investigation and adjustment of unpaid claims	12,656.00
Other liabilities	101,522.55
Total liabilities .....$	1,890,205.39

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	147,125.62
Total losses paid during the year..	54,282.74

EDSON S. LOTT, President.
D. G. LUCKETT, Secretary.

Subscribed and sworn to before me this 16th day of February, 1916.

WM. F. LITT,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Fidelity and Guaranty Company of Baltimore, in the State of Maryland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	2,000,000.00

INCOME.

Premiums received during the year .....$	8,154,487.15
Inspections	1,411.26
Interest, rents and dividends....	331,865.98
From other sources.....	10,314.14
From agents' balances previously charged off	113.85
Profit on sale or maturity of ledger assets	7,392.62
Total income .....$	8,505,585.00

DISBURSEMENTS.

Losses paid during the year....$	3,044,209.42
Investigation and adjustment of claims	334,425.33
Interest on reserve accounts....	1,425.21
Commission or brokerage.....	1,571,595.12
Salaries, fees and all other charges of officers, clerks, agents and employes.....	1,302,919.67
Rents	129,421.26
Repairs, expenses and taxes on real estate	45,874.61
All other taxes, licenses and insurance department fees.....	242,915.65
Legal expenses, advertising, printing and stationery.....	155,987.33
Postage, telegraph, telephone, express, furniture and fixtures.	137,458.82
Stockholders for interest or dividends	200,000.00
All other disbursements.....	49,087.73
Agents' balances charged off...	6,378.79
Loss on sale or maturity of ledger assets	7,883.50
Decrease in book value of ledger assets	345.00
Total disbursements .....$	7,229,927.44

LEDGER ASSETS.

Book value of real estate.....$	724,137.32
Mortgage loans on real estate..	22,750.00
Loans on collateral security....	29,399.00
Book value of bonds and stocks.	6,467,504.76
Cash on hand and in bank.....	1,116.624.86
Premiums in course of collection	1,822,846.06
Bills receivable	2,600.00
Other ledger assets.....	255,814.69
Total ledger assets.....$	10,441,676.69

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	82,180.90
Gross assets .....$	10,523,857.59

DEDUCT ASSETS NOT ADMITTED.

Guarantee attorneys subscription .....$	9,767.93	
Bills receivable	2,600.00	
Market value of special deposits in excess of liabilities...	181,160.36	
Gross premiums in course of collection	277,527.38	
Book value of real estate, bonds and stocks over market value	345,782.41	
	$	816,838.08
Total admitted assets.....$		9,707,019.51

LIABILITIES.

Net amount of unpaid losses...$	2,178,268.02
Total unearned premiums.....	3,662,724.12
Commission and brokerage.....	305,635.09
Salaries, rents, bills, etc.....	8,796.14
State, county and municipal taxes	143,426.23
Estimated value of investigation and adjustment of unpaid claims	6,300.00
Return and re-insurance premiums	78,947.52
Other liabilities	139,759.44
Total liabilities .....$	6,523,856.56

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	431,561.62
Total losses paid during the year	184,081.97

RICHARD D. LONG, Vice-President.
J. N. RICHARDSON, Asst. Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.

WM. J. MCFEELY,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Guarantee Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	250,000.00

INCOME.

Premiums received during the year .....$	214,459.51
Interest, rents and dividends....	37,504.54
Total income .....$	251,964.05

DISBURSEMENTS.

Losses paid during the year.....$	45,762.39
Investigation and adjustment of claims	3,831.37
Commission or brokerage.....	30,030.98
Salaries, fees and all other charges of officers, clerks, agents and employes.....	64,767.92
Rents	8,835.00
All other taxes, licenses and insurance department fees.....	2,150.57
Legal expenses, advertising, printing and stationery.....	8,468.98
Postage, telegraph, telephone, express, furniture and fixtures..	5,595.19
Stockholders for interest or dividends	20,000.00
All other disbursements.....	2,762.62
Total disbursements .....$	193,205.02

LEDGER ASSETS.

Book value of bonds and stocks.$	866,373.75
Cash on hand and in bank.....	90,855.82
Premiums in course of collection	16,038.01
Other ledger assets.....	27,717.30
Total ledger assets.....$	1,000,984.88

NON-LEDGER ASSETS.

Interest and rents due and accrued	6,451.67
Market value of real estate, bonds and stocks over book value....	19,944.25
Gross assets .....$	1,027,380.80

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection .....$	1,046.25
Total admitted assets.....$	1,026,334.55

LIABILITIES.

Net amount of unpaid losses....$	27,174.30
Total unearned premiums.....	110,583.00
Commission and brokerage.....	2,165.67
Salaries, rents, bills, etc.....	34.68
State, county and municipal taxes	4,037.24
Estimated expenses of investigation and adjustment of unpaid claims	1,250.00
Other liabilities	42,500.00
Total liabilities .....$	187,744.89

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	8,619.17
Total losses paid during the year	1,985.20

DANIEL J. TOMPKINS, President.
WARD E. FLAXINGTON, Asst. Secy.

Subscribed and sworn to before me this 27th day of January, 1916.

HARRY GORDON,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Employers' Liability Assurance Corporation, Ltd., of London, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	715,000.00

INCOME.

Premiums received during the year .....$	6,889,055.53
Interest, rents and dividends....	280,044.37
From agents' balances previously charged off	806.83
Increase in book value of ledger assets	41,834.42
Total income .....$	7,211,741.15

DISBURSEMENTS.

Losses paid during the year....$	3,159,384.93
Investigation and adjustment of claims	609,687.01
Commission or brokerage.....	**1,531,082.33**
Salaries, fees and all other charges of officers, clerks, agents and employes.....	438,332.28
Rents	27,795.52
All other taxes, licenses and insurance department fees.....	196,079.54
Legal expenses, advertising, printing and stationery.....	85,034.37
Postage, telegraph, telephone, express, furniture and fixtures..	36,975.02
Remitted to Home Office.....	276,548.31
All other disbursements.....	40,471.95
Agents' balances charged off....	6,589.77
Decrease in book value of ledger assets	63,083.67
Total disbursements .....$	**6,471,064.70**

LEDGER ASSETS.

Book value of bonds and stocks.$	7,369,105.31
Cash on hand and in bank.....	127,401.18
Premiums in course of collection	1,648,894.96
Other ledger assets.....	20,000.00
Total ledger assets.....$	9,165,401.45

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	98,402.89
Gross assets .....$	9,263,804.34

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection .....$	111,655.68
Total admitted assets.....$	9,152,148.66

LIABILITIES.

Net amount of unpaid losses...$	2,730,683.00
Total unearned premiums.....	3,025,899.61
Commission and brokerage.....	347,369.62
Salaries, rents, bills, etc.....	50,000.00
State, county and municipal taxes	110,000.00
Estimated expenses of investigation and adjustment of unpaid claims	7,880.00
Other liabilities	500,000.00
Total liabilities .....$	6,771,832.23

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	405,773.22
Total losses paid during the year	218,169.42

SAMUEL APPLETON, U. S. Manager.
FRANKLIN P. HATTON,
Supt. of Accounts Dept.

Subscribed and sworn to before me this 7th day of February, 1916.

HARRY F. MORSE,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the European Accident Insurance Company of London, England, on

the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law

CAPITAL.

Deposit capital	$ 600,000.00

INCOME.

Premiums received during the year	$ 954,067.40
Interest, rents and dividends	54,341.67
Total income	$ 1,008,409.07

DISBURSEMENTS.

Losses paid during the year	$ 296,556.46
Investigation and adjustment of claims	12,086.30
Commission or brokerage	298,708.76
Salaries, fees and all other charges of officers, clerks, agents and employes	8,199.48
Rents	1,278.77
All other taxes, licenses and insurance department fees	5,841.00
Legal expenses, advertising, printing and stationery	901.68
Postage, telegraph, telephone, express, furniture and fixtures	720.56
All other disbursements	8,240.53
Total disbursements	$ 632,533.54

LEDGER ASSETS.

Book value bonds and stocks	$ 1,302,694.46
Cash on hand and in bank	254,049.84
Premiums in course of collection	215,951.41
Total ledger assets	$ 1,772,695.71

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 17,508.16
Gross assets	$ 1,790,203.87

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 6,521.15
Total admitted assets	$ 1,783,682.72

LIABILITIES.

Net amount of unpaid losses	$ 429,512.24
Total unearned premiums	487,959.28
Commission and brokerage	71,609.60
Salaries, rents, bills, etc	100.00
State, county and municipal taxes	10,000.00
Estimated expenses of investigation and adjustment of unpaid claim	982.36
Other liabilities	58,519.24
Total liabilities	$ 1,058,682.72

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 105,720.60
Total losses paid during the year	24,292.27

R. A. Folson, Managing Director.

Subscribed and sworn to before me this 14th day of February, 1916.

Helen Nestler,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the General Accident, Fire and Life Assurance Corp., Ltd., of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 250,000.00

INCOME.

Premiums received during the year	$ 3,063,953.65
Policy fees required or represented by application	172,000.00
Borrowed money	130,000.00
Interest, rents and dividends	92,071.49
From other sources	825,000.00
From agents' balances previously charged off	4,325.48
Profit on sale or maturity of ledger assets	3,381.94
Total income	$ 4,290.732.56

DISBURSEMENTS.

Losses paid during the year	$ 1,827,665.47
Investigation and adjustment of claims	380,064.47
Policy fees retained by agents	172,000.00
Commission or brokerage	810,195.95
Salaries, fees and all other charges of officers, clerks, agents and employes	389,601.32
Rents	37,784.76
Repairs, expenses and taxes on real estate	8,765.21
All other taxes, licenses and insurance department fees	94,816.64
Legal expenses, advertising, printing and stationery	65,711.24
Postage, telegraph, telephone, express, furniture and fixtures	38,427.33
Borrowed money prepaid	290,000.00
All other disbursements	33,247.40
Agents' balances charged off	62,573.99
Loss on sale or maturity of ledger assets	19,443.69
Interest on borrowed money	3,190.77
Total disbursements	$ 4,233,488.24

LEDGER ASSETS.

Book value of real estate	$ 218,579.81
Mortgage loans on real estate	12,400.00
Book value of bonds and stocks	2,102,087.54
Cash on hand and in bank	194,489.22
Premiums in course of collection	706,527.08
Bills receivable	368.70
Other ledger assets	141,268.83
Total ledger assets	$ 3,375,721.18

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 24,001.99
Other non-ledger assets	2,686.62
Gross assets	$ 3,402,409.79

DEDUCT ASSETS NOT ADMITTED

Agents sundry balance	$108,193.56	
Bills receivable	368.70	
Premiums in litigation	20,867.25	
Gross premiums in course of collection	175,751.63	
Book value of real estate, bonds and stocks over market value	122,232.14	
Market value of special deposits in excess of liabilities	66,379.00	
		$ 493,792.28
Total admitted assets		$ 2,908,617.51

LIABILITIES.

Net amount of unpaid losses	$ 1,235,926.76
Total unearned premiums	1,097.569.44
Commission and brokerage	149,933.03
Salaries, rents, bills, etc	11,607.76
State, county and municipal taxes	53,806.42
Estimated expenses of investigation and adjustment of unpaid claims	8,274.44
Other liabilities	17,540.16
Total liabilities	$ 2,574,658.01

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 336,371.46
Total losses paid during the year	215,047.58

Frederick Richardson, U. S. Mgr.
H. E. Southam, Asst. U. S. Mgr.

Subscribed and sworn to before me this 29th day of February, 1916.

George Wilkes,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Guarantee Company of North America of Montreal, Canada, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 185,571.27
Interest, rents and dividends	50,156.12
From other sources	53,953.21
Total income	$ 289,680.60

DISBURSEMENTS.

Losses paid during the year	$ 33,317.60
Investigation and adjustment of claims	2,246.80
Commission or brokerage	20,796.17
Salaries, fees and all other charges of officers, clerks, agents and employes	76,178.99
Rents	8,744.08
Repairs, expenses and taxes on real estate	257.54
All other taxes, licenses and insurance department fees	5,180.19
Legal expenses, advertising, printing and stationery	5,366.61
Postage, telegraph, telephone, express, furniture and fixtures	3,778.74
All other disburements	3,520.14
Agents' balances charged off	54,946.88
Loss on sale or maturity of ledger assets	1,544.97
Total disbursements	$ 215,878.71

LEDGER ASSETS.

Book value of real estate	$ 2,650.00
Book value of bonds and stocks	626,304.60
Cash on hand and in bank	163,104.61
Premiums in course of collection	5,853.49
Other ledger assets	26,492.32
Total ledger assets	$ 824,405.02

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,379.90
Market value of real estate, bonds and stocks over book value	46,130.40
Gross assets	$ 873,915.32

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 70.49	
Market value of special deposits in excess of liabilities	10,791.84	
		$ 10,862.33
Total admitted assets		$ 863,052.99

LIABILITIES.

Net amount of unpaid losses	$ 16,163.00
Total unearned premiums	99,459.50
Commission and brokerage	289.40
Salaries, rents, bills, etc	500.00
State, county and municipal taxes	4,000.00
Total Liabilities	$ 120,411.90

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 16,377.01
Total losses paid during the year	6,034.41

Hartland S. McDougall, President.
Richard B. Scott, Secretary.

Subscribed and sworn to before me this 8th day of February, 1916.

John Mulcaer,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the London Guarantee and Accident Company of London, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Deposit capital	$ 500,000.00

INCOME.

Premiums received during the year	$ 4,508,887.41
Interest, rents and dividends	194,020.01
From other sources	16,835.49
Profit on sale or maturity of ledger assets	13,180.00
Total income	$ 4,732,922.91

DISBURSEMENTS.

Losses paid during the year	$ 2,158,303.50
Investigation and adjustment of claims	465,017.77
Commission or brokerage	972,675.79
Salaries, fees and all other charges of officers, clerks, agents and employes	477,391.15
Rents	15,331.72
All other taxes, licenses and insurance department fees	110,641.27
Legal expenses, advertising, printing and stationery	42,602.11
Postage, telegraph, telephone, express, furniture and fixtures	6,736.30
Remitted Home Office, London	11,800.00
All other disbursements	41,653.46
Loss on sale or maturity of ledger assets	19,130.00
Total disbursements	$ 4,321,283.07

LEDGER ASSETS.

Mortgage loans on real estate	$ 4,500.00
Book value of bonds and stocks	4,117,024.84
Cash on hand and in bank	215,123.83
Premiums in course of collection	1,108,016.42
Other ledger assets	146,890.19
Total ledger assets	$ 5,591,555.28

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 71,577.53
Gross assets	$ 5,663,132.81

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$160,382.56	
Book value of real estate, bonds and stocks over market value	174,531.87	
Market value of special deposits in excess of liabilities	6,855.58	
		$ 341,870.01
Total admitted assets		$ 5,321,362.80

LIABILITIES.

Net amount of unpaid losses	$ 2,029,822.97
Total unearned premiums	1,653,925.49
Commission and brokerage	195,420.06
Salaries, rents, bills, etc	7,500.00
State, county and municipal taxes	66,423.94
Return and re-insurance premiums	87,071.83
Estimated expenses of investigation and adjustment of unpaid claims	2,500.00
Other liabilities	260,000.00
Total liabilities	$ 4,302,664.29

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 533,855.66
Total losses paid during the year	339,920.44

F. W. LAWSON, U. S. Manager.

Subscribed and sworn to before me this 28th day of January, 1916.

H. W. BEAL,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Ocean Accident and Guarantee Corp., Lmt., of London, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Deposit Capital	$ 450,000.00

INCOME.

Premiums received during the year	$ 4,523,237.93
Interest, rents and dividends	214,964.04
From agents' balance previously charged off	2,794.13
Profit on sale or maturity of ledger assets	5,520.36
Total income	$ 4,746,516.46

DISBURSEMENTS.

Losses paid during the year	$ 1,940,214.21
Investigation and adustment of claims	334,481.98
Commission or brokerage	974,995.94
Salaries, fees and all other charges of officers, clerks, agents and employes	481,754.69
Rents	20,175.50
All other taxes, licenses and insurance department fees	126,355.43
Legal expenses, advertising, printing and stationery	29,130.72
Postage, telegraph, telephone, express, furniture and fixtures	16,977.15
All other disbursements	278,108.79
Loss on sale or maturity of ledger assets	2,468.75
Total disbursements	$ 4,204,663.16

LEDGER ASSETS.

Mortgage loans on real estate	$ 123,000.00
Book value of bonds and stocks	5,219,871.98
Cash on hand and in bank	164,179.57
Premiums in course of collection	817,941.06
Bills receivable	9,297.45
Other ledger assets	142,472.42
Total ledger assets	$ 6,476,762.48

NON-LEDGER ASSETS.

Interest and rents due and accrued	72,316.86
Gross assets	$ 6,549,079.34

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 9,297.45	
Gross premiums in course of collection	80,847.67	
Book values of real estate, bonds and stocks over market value	352,815.98	
Overdue accrued interest on bond in default	4,516.67	
		$ 447,477.77
Total admitted assets		$ 6,101,601.57

LIABILITIES.

Net amount of unpaid losses	$ 1,915,961.93
Total unearned premiums	1,885,278.58
Commission and brokerage	162,781.92
Salaries, rents, bills, etc	10,000.00
State, county and municipal taxes	90,000.00
Estimated expenses of investigation and adjustment of unpaid claims	8,000.00
Return premiums	8,227.99
Other liabilities	711,630.04
Total liabilities	$ 4,791,880.46

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 306,368.09
Total losses paid during the year	148,681.20

WILLIAM J. GARDNER, Manager.

Subscribed and sworn to before me this 29th day of January, 1916.

HERBERT RAMLEY,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Zurich General Acc. and Lia. Ins. Co., Ltd., of Zurich, Switzerland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 260,000.00

INCOME.

Premiums received during the year	$ 1,734,826.39
Interest, rents and dividends	77,013.23
From other sources	236,894.65
From agents' balances previously charged off	749.71
Profit on sale or maturity of ledger assets	91.25
Total income	$ 2,049,575.23

DISBURSEMENTS.

Losses paid during the year	$ 630,034.28
Investigation and adjustment of claims	167,976.91
Commission or brokerage	367,446.81
Salaries, fees and all other charges of officers, clerks, agents and employes	179,764.52
Rents	8,885.63
All other taxes, licenses and insurance department fees	39,341.35
Legal expenses, advertising, printing and stationery	13,809.01
Postage, telegraph, telephone, express, furniture and fixtures	9,587.09
All other disbursements	255,673.31
Total disbursements	$ 1,672,518.91

LEDGER ASSETS.

Book value of bonds and stocks	1,861,712.50
Cash on hand and in bank	299,335.89
Premiums in course of collection	355,108.92
Other ledger assets	57,073.86
Total ledger assets	$ 2,573,231.17

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 33,667.08
Gross assets	$ 2,606,898.25

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 96,251.21	
Book value of real estate, bonds and stocks over market value	41,492.62	
Over due and accrued interest on bonds in default	4,666.67	
		$ 142,410.50
Total admitted assets		$ 2,464,487.75

LIABILITIES.

Net amount of unpaid losses	$ 692,298.30
Total unearned premiums	759,295.67
Salaries, rents, bills, etc	2,000.00
State, county and municipal taxes	34,000.00
Estimated expense of investigation and adjustment of unpaid claims	2,177.00
Other liabilities	250,000.00
Total liabilities	$ 1,739,770.97

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 454,710.42
Total losses paid during the year	208,057.52

HAROLD W. LETTON,
U. S. Manager and Atty.

Subscribed and sworn to before me this 16th day of February, 1916.

DON J. BIERWERT,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Branch of the Yorkshire Insurance Company of York, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of deposit capital	$ 200,000.00

INCOME.

Premiums received during the year	552,561.86
Interest, rents and dividends	29,610.03
Received from home office	50,533.63
Profit on sale of maturity of ledger assets	551.96
Total income	$ 633,257.48

DISBURSEMENTS.

Losses paid during the year	$ 284,667.18
Expenses of adjustment and settlement of losses	5,365.17
Commissions or brokerage	123,260.02
Salaries, fees and all other charges of officers, clerks, agents and employes	69,090.26
Rents	5,122.50
Advertising, printing and stationery, postage, etc	8,383.55
Legal expenses, furniture, fixtures and maps	3,048.99
agents and employes	69,090.26
Underwriters' boards, fire department and salvage corps, fees, etc.	13,837.54
Inspection and surveys	2,269.04
State, insurance departments, taxes and fees	16,339.28
Other licenses, fees and taxes	7,242.22
All other disbursements	3,734.68
Remittance to home office	4,718.54
Total disbursements	$ 547,078.97

LEDGER ASSETS.

Book value of bonds and stocks	$ 772,076.00
Cash in office and bank	126,307.50
Agents' balances	135,694.57
Total ledger assets	$ 1,034,078.07

NON-LEDGER ASSETS.

Interest accrued	$ 12,110.41
Market value of real estate, bonds and stocks over book value	183.40
Sundry reinsurance companies losses recoverable	183.40
Gross assets	$ 1,046,371.88

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due	$ 1,566.05	
Flint & Pere Marquette R. R. Co	3,500.00	
Book value, real estate, bonds and stocks over market value	1,706.00	
Cash in San Francisco office	100.00	
Special deposits to secure liabilities in	1,694.07	
		8,566.12
Total admitted assets		$ 1,037,805.76

LIABILITIES.

Losses adjusted and unpaid	$ 11,257.00	
Losses in process of adjustment or in suspense	58,196.28	
Losses resisted	10,600.00	
Total	$ 80,053.28	
Deduct reinsurance	20,402.45	
Net amount of unpaid losses		$ 59,650.83
Total unearned premiums		473,476.80
Salaries, rents, bills, taxes, etc		9,500.00
Total liabilities		$ 542,627.63

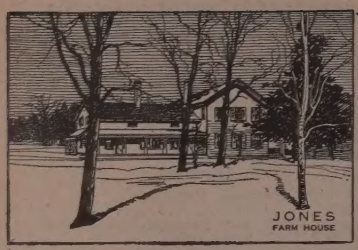
BUSINESS IN ILLINOIS.

Total risks taken during the year	$ 7,213,287.00
Total premiums received during the year	68,292.77
Total losses incurred during the year	19,322.35

FRANK & DU BOIS, U. S. Managers.

Subscribed and sworn to before me this 1st day of February, 1916.

THEO. L. BEH, Notary Public.
[SEAL]



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